

# CalHome Program

## APPLICATION TRAINING MANUAL

-----2005-----



---

State of California

Arnold Schwarzenegger, Governor

Lucetta Dunn, Director

Department of Housing and Community Development

FINANCIAL ASSISTANCE DIVISION

William J. Pavão, Deputy Director

# CalHome Program

Peter Solomon, Program Manager

Program Staff

Catherine Donovan

Rebecca Matt

Sharon Sarno

Support Staff

Marilyn Lawson

Department of Housing and Community Development

Post Office Box 952054

Sacramento, California 94254-2054

(916) 327-3646

Fax (916) 323-6016

Website: <http://www.hcd.ca.gov/ca/calhome>

# Table of Contents

<b>Introduction</b>	1
<b>Threshold Requirements</b>	2
<b>PART I. General Funding Application</b>	
Section I. Application Summary	4
Section II. Legislative Representatives	7
Section III. Governing Board Resolution	7
Section IV. Applicant Information	7
Section V. Activity Attachments	7
Section VI. Certification and Commitment of Responsibility	7
• <b>Attachment 1. First-Time Homebuyer Mortgage             Assistance Program</b>	10
Section I. Applicant Information	10
Section II. First-Time Homebuyer Program Experience	10
Section III. Loan Underwriting Experience	11
Section IV. Loan Servicing Experience	11
Section V. Program Targeting	12
Section VI. Financing and Affordability	13
Section VII. Contributed Labor Programs	16
Section VIII. Homebuyer Education	18
• <b>Attachment 2. Owner-Occupied Rehabilitation Program</b>	19
Section I. Applicant Information	19
Section II. Owner-Occupied Rehabilitation Program Experience	19
Section III. Loan Underwriting Experience	19
Section IV. Loan Servicing Experience	20
Section V. Program Targeting	21
Section VI. Financing	22

•	<b>Attachment 3. Homeownership Development Project Loan</b>	<b>23</b>
	Section I. Applicant Information	23
	Section II. Loan Request	23
	Section III. Housing Development Experience	23
	Section IV. Loan Underwriting Experience	24
	Section V. Loan Servicing Experience	24
	Section VI. Proposed Development	25
	Section VII. Brief Description of the Proposed Development	26
	Section VIII. Site Information	27
	Section IX. Proposed Financing	30
	Section X. Project Costs	31
	Section XI. Unit Descriptions	31
	Section XII. Financing and Affordability	31
	Section XIII. Contributed Labor Programs	34
	Section XIV. Homebuyer Education	36
	 <b>Appendices A through C</b>	 <b>37</b>

# **CALHOME PROGRAM APPLICATION TRAINING MANUAL**

## **INTRODUCTION:**

The California Department of Housing and Community Development (HCD) is responsible for administering the CalHome Program, established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 59650) of Part 2 of Division 31 of the Health and Safety Code (the “statute”). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome Program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD August 15, 2003. All section references in this manual refer to the CalHome Program Regulations unless otherwise noted.

This manual provides information on how to apply for funds through the Notice of Funding Availability (NOFA) process. Prior to completing this application, you should have obtained and read the CalHome Program Regulations. The regulations contain all of the information you will need to determine:

- applicant eligibility,
- eligible activities,
- eligible use of funds,
- homebuyer/homeowner eligibility,
- requirements for local program administration;
- mortgage assistance requirements;
- owner-occupied rehabilitation requirements;
- shared housing technical assistance requirements;
- development loan requirements;
- homebuyer education requirements;
- loan servicing requirements;
- reuse account requirements;
- legal documents;
- fund disbursement;
- reporting requirements;
- performance goals;
- defaults and loan cancellation.

HCD has issued a NOFA for funding under the CalHome Program. The NOFA is for approximately \$25 million which was provided by the passage of Proposition 46, the Housing and Emergency Shelter Trust Fund Act of 2002. This NOFA is to provide funding to local public agencies or nonprofit housing corporations for the following activities within the CalHome Program: 1) First-Time Homebuyer Mortgage Assistance Program; 2) Owner-Occupied Rehabilitation Program; or 3) Homeownership Project Development Loans Project. Each activity has its own attachment(s). You may apply for mortgage assistance program activity and/or owner-occupied rehabilitation program activity for which you meet the eligibility

requirements pursuant to Section 7717. Development Project applicants can only apply for one project. Instructions for all three program/project activities attachments are included in this training manual. As you complete your application, you should refer to the appropriate section in this manual for the activity attachments, which you are completing.

Applicants are required to use the application form supplied by HCD. The NOFA describes the deadline for application submittal, and any additional requirements that are needed prior to filing. Review the NOFA carefully prior to completing an application. When you have completed your CalHome application, carefully review it before submitting it to HCD. No information (whether written or oral) will be accepted after the application is submitted to HCD. The application must be submitted in a three-ring binder with attachments tabbed. If you have questions concerning the preparation of your CalHome application, please contact CalHome program staff for assistance. Remember, each activity requires its own attachments.

Applications submitted in accordance with the application submission requirements will be reviewed to ensure that they have met the application threshold requirements. Applications must meet threshold requirements in order to be rated and ranked for funding consideration.

### **Threshold Requirements:**

- Applications must be received by the application deadline as specified in the NOFA.
- Applications must be submitted on the forms provided by HCD with no alteration or modification.
- Applications must include an executed resolution.
- Applications must be signed by the person authorized in the resolution.
- Application funding requests must not exceed the maximum amount allowable under the NOFA.
- Activity amounts may not be less than the minimum amount specified in the NOFA.
- Applicants must be eligible pursuant to Section 7717.
- Applicants must propose an eligible activity within the NOFA for which they are applying.
- Applicants must propose an eligible use of funds.
- Applicants must have site control when requesting a homeownership development loan. The CalHome development loan documents must be drawn in the applicant's name and a lien must be recorded on the project property.
- Applicants must have loan servicing experience or submit a plan for loan servicing demonstrating how loan servicing will be funded or provided.
- Applicants shall have no pending lawsuits that will affect implementation.
- Applicants shall have no unresolved audit findings as specified in the applicant's certification.

NOTE: Acceptance of the CalHome Program application for evaluation does not constitute

acceptance of all the contents of the application by HCD. If the application is funded, HCD reserves the right to revise any aspect of the application to make it comply with CalHome Program Regulations and HCD policy.

Instructions for completing the application for the NOFA are contained in this manual.

If you have any questions about submitting your application, the correct forms to use, the deadlines for submittal of application or any other questions, please contact the CalHome Program staff.

## **PART I. GENERAL FUNDING APPLICATION**

The General Funding application when submitted must include:

One original copy of the CalHome General Funding Application (July 2005) including the following:

### **Exhibit A Attachment Checklist**

At least one of the following attachments:

- Attachment 1** First-time Homebuyer Mortgage Assistance Program
- Attachment 2** Owner-Occupied Rehabilitation Program
- Attachment 3** Homeownership Development Project Loan

Note: An Applicant may not submit duplicate attachments e.g. two Attachment 1's. An applicant may submit up to two different attachment numbers (1 or 2) if it wants to request funding for two program activities. An applicant can only apply for one project activity and must use attachment 3.

**Attachment 6** Legislative Representative list

**Attachment 7** Governing Board Resolution – fully executed

### **Nonprofit corporation applicants must also submit:**

- Attachment 8a** IRS approval of 501(c) (3) status
- Attachment 8b** Copy of current certification of 501(c)(3) status with Secretary of State that is less than one year old as of the application due date
- Attachment 8c** Copy of Articles of Incorporation
- Attachment 8d** Copy of Bylaws
- Attachment 8e** List of officers and board of governing body of applicant
- Attachment 8f** Financial Statements (2 fiscal years, one of last 2 fiscal years must be audited)

## **SECTION I. APPLICATION SUMMARY:**

### **Subsections A-E.**

Requires basic identifying information about the applicant. The contact person listed should be the person who can best answer questions regarding the application and proposed activities. Be sure the phone number and the email address are correct.



## Subsection F.

Requires information about the proposed activity. This chart must be complete and consistent with information given in other sections of the application. The chart should be completed as follows:

- Fill in the information in the columns to the right of the type of activity. You must fill out the appropriate activity attachment(s) (1, 2, or 3) for the program/project activity(s) for which you are applying and include it in your application package. Note: applicants may apply for one or two programs but only one project. If applying for more than one program activity, make sure you attach the correct attachments for each activity to your application.
- The number of units to enter here is the number of CalHome-assisted units applicant proposes to fund under this application; this number must be consistent with the number of units listed on the applicable activity attachment.
- The county in which the activity is located. Nonprofits proposing two program activities may propose a different county for each activity as long as the applicant meets the requirements of Section 7717 (a).
- If the proposed activity service area is rural, applicants must indicate census tract numbers in order to receive consideration under the rural set-aside. Census tract numbers in metropolitan counties that meet the definition of rural are listed in Appendix A. Appendix A also includes a listing of nonmetropolitan counties that are completely rural. It is extremely important for the applicant to provide accurate census tract information and verify the requested census tract citation(s). Activities in rural areas are eligible to receive priority funding pursuant to the geographic distribution set-asides listed in the NOFA. One hundred percent (100%) of the designated activity must be in a designated rural area to receive the rural set-aside consideration.

“Program” activities are rated and ranked separately from the “project” activities. A project located in an area that is 100% rural is eligible to receive rural set-aside consideration for the specific project activity.

Applicants may apply to fund one or two programs (mortgage assistance and/or owner-occupied rehabilitation) in a single application by completing the appropriate Attachments (I and/or II). Applicants may choose to apply to fund a homeownership development project (Attachment III). **Applicants cannot apply to fund both a program and a project.**

All applications will be reviewed to determine if they meet eligibility requirements, and then scored to determine if they meet threshold requirements of 550 points. Each application meeting the 550 point threshold will then have its Attachments scored individually. (see NOFA section, Evaluation Criteria for details)

An applicant applying to fund two programs will therefore have two separate scores. The scores will be averaged into one score and placed in rank order.

After all qualifying applications are scored they will be placed in score rank order (highest to lowest). Awards will be made to applications beginning with the highest score and down the list until the full extent of funds available is reached. This list will then be reviewed for the geographical distribution of awards, and may be adjusted to meet the targets stated in the NOFA.

Applicants must first pass threshold and receive a minimum of 550 points to be eligible to be rated and ranked based on criteria established in the Program Regulations. The maximum number of points an application may receive under this NOFA is 850.

In the case of a tie score, the application for an area demonstrating the highest poverty level will be funded first in compliance with the geographic distribution target requirements detailed above. Funding decisions will be made by the Deputy Director of HCD's Financial Assistance Division. The decision of the Deputy Director is final.

If your application indicates that your activity will be operated in a 100% rural area, your Standard Agreement with HCD will restrict funding to loans made in rural areas identified.

If your activity is in an urban area fill in "n/a" under census tract. Also, if you do not wish to be restricted to operating your program in rural areas only, fill in "n/a" under census tract. You will not receive consideration for the rural set-aside and your program will not be restricted.

Please refer to Appendix A of this manual for a listing of rural census tracts and nonmetropolitan counties.

#### Subsection G.

Requires that the applicant give a brief description of the proposed activity(s). An example of an application for mortgage assistance might state:

CalHome funds will be used to provide second mortgages to eligible households in order to achieve affordability. RDA funds will be used to provide third mortgages, as necessary, to make the home affordable".

## **SECTION II. LEGISLATIVE REPRESENTATIVES:**

HCD informs the applicant's legislative representatives when a commitment of funds is made. The application contains a form labeled **Exhibit B. Complete the form and include it in the application as Attachment 6.** Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

## **SECTION III. GOVERNING BOARD RESOLUTION:**

An executed resolution must be included in every application submitted to HCD. A sample resolution is included in the application package as **Exhibit C.** We suggest you either use this resolution or incorporate all elements of the sample into your own resolution. The resolution should be dated after the issuance date of the NOFA and should reference the 2005 CalHome NOFA. The resolution should authorize submittal of the application and execution of the Standard Agreement. The person attesting to the validity of the resolution cannot be the same individual as the one granted the authority in the resolution. If the application is submitted unsigned or signed by someone other than the individual authorized in the resolution, the application will be rejected.

## **SECTION IV. APPLICANT INFORMATION:**

Requires the applicant to check the appropriate box for their organization type. If you check nonprofit corporation you must submit copies of items 8a – 8f.

## **SECTION V. ACTIVITY ATTACHMENTS:**

Applicants must complete at least one of the activity attachments (1, 2, or 3) as part of the application for funding.

## **SECTION VI. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:**

In addition to the resolution authorizing the submission of the application, the person authorized in the resolution must certify to knowledge of the responsibilities that are assumed when contracting with the State for CalHome funds. In addition, this certification ensures that this individual acknowledges both the contents and information in the application and that it is accurate and correct. By signing this certification, the applicant is also authorizing HCD to contact any agency that may assist in determining applicant capability, whether or not named in the application.

### Subsection A.

Self-explanatory.

#### Subsection B.

Certifies that CalHome funds:

- shall only be used as gap financing, and only as necessary to provide affordable housing for first-time homebuyer mortgage assistance loans; and
- invested in owner-occupied-rehabilitation projects will be necessary and reasonable; and
- acknowledges that applicants that are awarded CalHome funds are required to follow the Program Regulations in determining the need for CalHome funds for each Homebuyer/Homeowner.

#### Subsection C.

Requires the applicant to certify that there are no unresolved audit findings for prior-funded HCD projects or programs, federally funded housing or community development projects or programs. If the applicant is not able to certify that there are no unresolved audit findings, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. HCD program/project monitoring findings are not audit findings. If the applicant has questions about audit findings, please contact CalHome program staff prior to filling out the CalHome application.

#### Subsection D.

Requires the applicant to certify that there are no pending lawsuits that would impact the implementation of this program or project. If the applicant is not able to make this certification, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. If the applicant has questions about pending lawsuits, please contact CalHome program staff prior to filling out the CalHome application.

#### Subsection E & F.

Self-explanatory.

#### Subsection G.

Applicant should read the Program Regulations sections regarding the administrative requirements for each specific activity for which it applies and make sure that it is capable of performing the activities listed.

## **EXHIBIT A – Attachment Checklist**

All applicants must fill out this exhibit. It assists the preparer in ensuring that all applicable attachments and exhibits accompany the application when it is submitted to HCD. CalHome staff also use it to determine whether an application is complete at the time of submission. Please ensure that all attachments and supporting documentation are included with your application.

**Include this form in the application behind a tab marked “Exhibit A”.**

## **EXHIBIT B - Legislative Representatives**

**Complete the form then submit the form in the application behind a tab marked Attachment 6.** Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

## **EXHIBIT C – Sample Governing Board Resolution**

This resolution must be submitted for all applicants. This is a sample of a resolution, which must be passed by the applicant’s governing body, whether it is a nonprofit board, the City Council, or Board of Supervisors. The use of this resolution sample form is not required, but if another form is used, it must contain all of the elements in the sample provided.

**An executed resolution must be included in the application behind a tab marked Attachment 7.**

Please note the following:

- The resolution must contain all of the elements of the sample resolution
- The 2005 CalHome NOFA must be referenced.
- The resolution must be dated after the NOFA issuance date.
- The resolution must authorize submittal of the application and the execution of the Standard Agreement.
- The resolution must specify the amount of CalHome funds being requested.
- The proposed activities and locations must be referenced.
- The person attesting and certifying the resolution cannot be the same person authorized in the resolution to execute documents.
- The resolution must be an original or a certified copy with a live certification.

## **ATTACHMENT 1 – FIRST-TIME HOMEBUYER MORTGAGE ASSISTANCE PROGRAM**

Attachment 1 is required for all applicants proposing to use CalHome funds for mortgage assistance for first-time homebuyers. This would include local public agencies or localities (a local public agency or locality means a city, county, or city and county, or local public entities within the state of California that have been delegated substantially all of the locality's housing functions as referenced in Section 7716 (w)), or nonprofit corporation who wants to provide mortgage assistance to a first-time homebuyer who: (1) is purchasing a newly constructed or a resale home; or (2) is purchasing a home that needs rehabilitation.

If the applicant intends to use the funds for new construction homeownership development project costs prior to making mortgage assistance loans to eligible homebuyers, the applicant should apply under "Attachment 3 Homeownership Development Project Loan". This attachment should not be used for the homebuyer mortgage assistance portion of a homeownership development project applied for under Attachment 3.

**Include this attachment in the application behind a tab marked Attachment 1.**

### **Section I. Applicant Information**

Identify the applicant organization.

### **Section II. First Time Homebuyer Mortgage Assistance Program Experience**

#### **Subsection A.**

Requires information regarding prior experience of the applicant in first-time homebuyer mortgage assistance program operation for 12 consecutive months, by calendar year. All three columns must be completed. List all funding sources used during the 12-month period for permanent financing. The purchase escrows listed must be escrows where the applicant provided services. Do not include escrows in progress or yet to be completed. Include all sources of funding, except the first mortgage, to determine the average amount of assistance provided by the applicant. Only count the experience of the applicant organization, not the experience of individual staff. If you have too many funding sources to fit in the chart, you may attach a separate chart/printout; however, it must include the information, in the same order as requested in the application chart.

### Subsection B.

Requires submission of a narrative of the applicant's history and experience with the proposed activity. This should be kept to one or two pages. The applicant must also include evidence of program operation. Staff must be able to tell from the documentation submitted that the applicant has operated the program for each year indicated in the chart above.

**The narrative and documentation should be included in the application behind a tab marked Exhibit 1-1.**

## **Section III. Loan Underwriting Experience**

### Subsection A.

For the years 2001 through 2004 only, identify the number of homebuyer loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions).

## **Section IV. Loan Servicing Experience**

### Subsection A.

For the years 2001 through 2004 only, identify the number of homebuyer loans closed (listed in Section IV Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note etc.). This would include homebuyer loans closed during those years even if the loan has been repaid.

### Subsection B.

The applicant should list the number of homebuyer loans in its portfolio as of July 2005. Count only loans for which the applicant is the named beneficiary and the loans are still outstanding.

### Subsection C.

Enter the number of loans identified in Subsection B. above that are being directly serviced by the applicant.

### Subsection D.

Enter the number of loans identified in Subsection B. above that are being served by a third party on behalf of the applicant.

### Subsection E.

Enter the number of homebuyer loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

### Subsection F.

**If zero loans have been entered in C, D and E**, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing. The budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing. Typically, this would be the prior experience of an employee who performed loan servicing for another employer and has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

**The narrative and documentation should be included in the application behind a tab marked Exhibit 1-2.**

## **Section V. Program Targeting**

### Subsection A.

Enter the estimated number of units to be assisted under this application.

### Subsection B.

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract numbers in which the CalHome-assisted program will be operated. If the program will be operated in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will restrict loan funding to the tract(s) listed in the application. HCD may approve the addition of census tracts after the execution of the Standard Agreement. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.



### Subsection C.

Identify whether or not the program will be operated entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome program operation. If the map is not identifiable as an official redevelopment agency map and the program is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated. HCD may approve the addition of redevelopment areas after the execution of the Standard Agreement.

**If yes, the map should be included in the application behind a tab marked Exhibit 1-3.**

### Subsection D.

This section is to be completed by nonprofit corporations only. Localities shall operate their programs or projects within its jurisdictional boundaries. Nonprofit shall operate their program or project within a county in which it has developed a project or operated a housing program within the past 2 years or in a county for which the nonprofit has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (USDA).

### Subsection E.

Please provide the data source used to set program sales price limits.

**The name of the source should be included in the application behind a tab marked Exhibit 1-4.**

## Section VI. Financing and Affordability

### Subsection A.

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Conventional
- FHA means FHA-insured loans
- CalHFA means loans administered and funded by the California Housing Finance Agency
- USDA-Rural Development means loans administered and funded by the U.S. Department of Agriculture-Rural Development Program
- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency
- And/or a source not described above

The chart then asks you to name each proposed source of permanent financing and the proposed lien position for that funding source. Note: CalHome loans are to be recorded in the first lien position behind the last performing loan. For example:

Source of Financing	Proposed Lien Position
CalHFA or Conventional	1 <sup>st</sup>
CalHome	2 <sup>nd</sup>
FHLB-AHP or Redevelopment Agency	3 <sup>rd</sup>

In the example first-time homebuyers might be receiving either a CalHFA loan or a conventional loan as the first mortgage position lender and an AHP or RDA loan/grant as the third position lender behind the CalHome loan. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

#### Subsection B.

This section is a demonstration of the feasibility of the funding sources that have been identified in Subsection A. above.

1. On the first line indicate what you think will be the average sales price of homes to be purchased under your program, less any applicant required homebuyer equity contribution.
2. On the second line enter the average amount of CalHome assistance to be provided under the program.
3. On the third line, enter the average amount per unit of all other subordinate mortgage assistance to be provided to homebuyers, if any. (Note: subordinate financing must defer principal and interest payments for the term of the CalHome loan.)
4. On the fourth line, subtract the amount(s) on lines 2 and 3 from line 1. This results in the average amount of first mortgage financing a homebuyer will need.
5. The fifth line asks for an estimate of the monthly mortgage payment (PITI= Principal, Interest, Taxes and Insurance) required for the amount of mortgage identified on line 4. For purposes of this application we ask that mortgage payments be based on an 8% loan, amortized for 30 years. This means multiplying the estimated mortgage amount by **.007337646**. The result will be the monthly principal and interest payment:

\$ 100,000	mortgage amount
<u>x .007337646</u>	
734.	monthly principal & interest payment

Property tax payments should be estimated at 1.25% of sales price per year, divided by 12:

$$\$100,000 \times .0125 \div 12 = \$104 \text{ per month}$$

Homeowner's insurance should be calculated at .35% of sales price per year, divided by 12:

$$\$100,000 \times .0035 \div 12 = \$29$$

In this example then, the PITI or monthly mortgage payment would be:

\$734	principal and interest payment
104	property taxes
<u>29</u>	homeowner's insurance
\$867	monthly mortgage payment (PITI)

The amount of \$867 would be entered on line 5. To determine the amount of annual gross income necessary to support that monthly housing payment, divide the payment by 30%, and then multiply by 12:

$$\$867 \div .30 \times 12 = \$34,680$$

6. \$34,680 would be entered on the sixth line as the amount of gross annual income necessary to support the monthly housing costs associated with a \$100,000 mortgage.

Or:

Expected Average Sales Price, Less Homebuyer Equity:	\$ <u>125,000</u>
Less Average CalHome Mortgage Assistance to be given:	\$ <u>20,000</u>
Less Average Other Mortgage Assistance to be received, if any:	\$ <u>5,000</u>
Average First Mortgage:	\$ <u>100,000</u>
Estimated Monthly Payment on First Mortgage (PITI):	\$ <u>867</u>
Annual Income Needed to Support above Payment (Based on the homebuyer paying 30% of gross annual income for PITI)	\$ <u>34,680</u>

## **Section VII. Contributed Labor Programs**

If the program being applied for utilizes certain types of construction labor programs, it may be eligible for additional points in the rating of the application. To be eligible to receive these points read and follow instructions carefully and be sure the documentation submitted is complete and adequate. A minimum of 500 hours directly provided to each CalHome assisted unit is the minimum that will allow consideration for points in this category, subject to adequate documentation being included in the application. You may only be considered for points in this category if you have completed at least two projects in the years 2001 through 2004 that incorporated the use of the type of labor proposed for this program. The three types of construction labor to be identified are:

- self-help housing in which the homebuyers contribute onsite construction labor under an existing self-help housing program;
- volunteer labor in which the homebuyers or persons other than the homebuyers contribute onsite construction labor under an existing, structured volunteer labor program; and/or
- onsite construction labor provided by 16 to 24 year-old participants in a funded construction skills training program. This must be a locally recognized, structured, construction skills training program with a successful track record.

### **Subsection A.**

#### **Item 1.**

Check yes or no and indicate the number of hours of self-help onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

#### **Item 2.**

Check yes or no and indicate the number of hours of volunteer onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

#### **Item 3.**

Check yes or no and indicate the number of onsite construction labor hours of youth construction training labor that the applicant guarantees will be provided directly to each CalHome assisted unit. In addition, you must provide the name of the training program that will supply the youth trainee.

#### Item 4.

If you answered yes to any of the above and the homebuyer will be providing all or a portion of the onsite construction labor under an organized contributed labor program, indicate the number of hours guaranteed to be provided to the homebuyer for each CalHome assisted unit.

#### Subsection B.

Describe the criteria for selection of participants in the contributed labor program(s) identified in Subsection A.

**The criteria should be included in the application behind a tab marked Exhibit 1-5.**

#### Subsection C.

Provide a copy of the standard or boilerplate agreement used in the contributed labor program(s) identified in Subsection A, between the applicant and the contributed labor provider.

**The agreement should be included in the application behind a tab marked Exhibit 1-6.**

#### Subsection D.

Provide a description of the construction activities to be performed by the participants in the contributed labor program(s) identified in Subsection A.

**The description should be included in the application behind a tab marked Exhibit 1-7.**

#### Subsection E.

Describe the construction activities that are normally contracted out for project construction (not performed by contributed labor).

**The description should be included in the application behind a tab marked Exhibit 1-8.**

#### Subsection F.

Enter the percentage of the total construction labor required per unit, which will be performed by contributed labor.

The applicant must attach documentation of previous program administration (2 projects in the last 4 years) for the type of contributed labor program proposed in this application. Suggestions are made as to possible documentation, but this list is not meant to be all-inclusive. Self-verification, however, is not acceptable. Possible supporting documentation should clearly show that the applicant has funded projects that included the use of the proposed type of contributed labor identified for use in this project. Suggestions are:

- Documentation from at least 2 projects completed in the last 4 years.
- A copy of board resolutions authorizing the use of contributed labor in at least 2 projects developed in the last 4 years.
- Copies of contracts with contributed labor participants or a youth skills construction training program for at least 2 projects in the last 4 years.

**The documentation should be included in the application behind a tab marked Exhibit 1-9.**

### **Section VIII. Homebuyer Education**

The CalHome Program requires that homebuyer education classes be completed by all first-time homebuyers and defines the minimum standards the education program must meet.

#### **Subsection A.**

Do you currently have a homebuyer education program? If the applicant is awarded CalHome funds, the Recipient will be required to submit a Homebuyer Education Plan that meets the requirements as specified in Section 7722 to the Department for approval.

## **ATTACHMENT 2 – OWNER-OCCUPIED REHABILITATION PROGRAM**

Attachment 2 is required for all applicants proposing to use CalHome funds for loans to owner-occupants for rehabilitation of substandard properties. Applicants may only apply for funding under this attachment when it will be providing the rehabilitation services to the homeowner.

**Include this attachment in the application behind a tab marked Attachment 2.**

### **Section I. Applicant Information**

Identify the applicant organization.

### **Section II. Owner-Occupied Rehabilitation Program Experience**

#### **Subsection A.**

Requires information regarding prior experience of the applicant in owner-occupied rehabilitation program operation for 12 consecutive months, by calendar year. All four columns must be completed. List all funding sources used during the 12-month period for rehabilitation financing. The number of home rehabilitations completed should only include those where the applicant provided the rehabilitation services. Do not include rehabilitations in progress or yet to be completed. Only count the experience of the applicant organization, not the experience of individual staff. If you have too many funding sources to fit in the chart, you may attach a separate chart/printout; however, it must include the information, in the same order as requested in the application chart. List the average amount of assistance from all sources to the homeowners whose homes were listed on the chart.

#### **Subsection B.**

Requires submission of a narrative of the applicant's history and experience with the proposed activity. This should be kept to one or two pages. The applicant must also include evidence of program operation. Staff must be able to tell from the documentation submitted that the applicant has operated the program for each year indicated in the chart above.

**The narrative and documentation should be included in the application behind a tab marked Exhibit 2-1.**

### **Section III. Loan Underwriting Experience**

#### **Subsection A.**

For the years 2001 through 2004 only, identify the number of homeowner rehabilitation loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions). Loans may only be counted when the applicant provided the rehabilitation services.

## **Section IV. Loan Servicing Experience**

### **Subsection A.**

For the years 2001 through 2004 only, identify the number of homeowner loans closed (listed in Section IV Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note etc.). This would include homeowner loans closed during those years even if the loan has been repaid.

### **Subsection B.**

The applicant should list the number of homeowner loans in its portfolio as of July 2005.

### **Subsection C.**

Enter the number of loans identified in Subsection B. above that are being directly serviced by the applicant.

### **Subsection D.**

Enter the number of loans identified in Subsection B. above that are being served by a third party on behalf of the applicant.

### **Subsection E.**

Enter the number of homeowner loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

### **Subsection F.**

**If zero loans have been entered in C, D and E**, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing – the budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing – typically this would be the prior experience of an employee who performed loan servicing for another employer and



has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

**The narrative and documentation should be included in the application behind a tab marked Exhibit 2-2.**

## **Section V. Program Targeting**

### **Subsection A.**

Enter the estimated number of homeowners to be assisted under this application.

### **Subsection B.**

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract numbers in which the CalHome-assisted program will be operated. If the program will be operated in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will restrict loan funding to the tract(s) listed in the application. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.

### **Subsection C.**

Identify whether or not the program will be operated entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome program operation. If the map is not identifiable as an official redevelopment agency map and the program is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated.

**If yes, the map should be included in the application behind a tab marked Exhibit 2-3.**

### **Subsection D.**

This section is to be completed by nonprofit corporations only. Localities shall operate their programs or projects within its jurisdictional boundaries. Nonprofit shall operate their program or project within a county in which it has developed a project or operated a housing program within the past four years or in a county for which the nonprofit has an existing 523 Self-Help Technical Assistance Grant Agreement with the United States Department of Agriculture (USDA).

## **Section VI. Financing**

### **Subsection A.**

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency
- And/or a source not described above

The chart then asks you to name each source of financing and the proposed lien position for that funding source. Note that CalHome loans will be in a lien position behind the existing liens only. Do not include CalHome loan in the chart. For example:

Source of Financing	Proposed Lien Position
Federal HOME funds	3 <sup>rd</sup>
Redevelopment agency	4 <sup>th</sup>

In this example, the homeowner might have an existing first mortgage, the CalHome loan would be a 2<sup>nd</sup>, Federal HOME funds would provide a 3<sup>rd</sup> and Redevelopment Agency funds would provide a 4<sup>th</sup>. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

## **ATTACHMENT 3 – HOMEOWNERSHIP DEVELOPMENT PROJECT LOAN**

Attachment 3 is required for all applicants proposing to use CalHome funds for development financing for a first-time homebuyer new construction project. This is a site-specific proposal. Upon completion of construction, loan funds may be converted to a grant that the developer will use to provide mortgage assistance in the form of deferred payment loans to qualified first-time homebuyers pursuant to the Program Regulations. You do not need to complete Attachment 1 for the roll over for mortgage assistance.

**Include this attachment in the application behind a tab marked Attachment 3.**

### **Section I. Applicant Information**

Identify the applicant organization and the name of the homeownership development project.

### **Section II. Loan Request**

Identify the total amount of loan requested. The amount cannot exceed the maximum application amount or be less than the minimum amount per activity as described in the NOFA. A CalHome-assisted unit is a unit to be developed by the applicant, which will be purchased by an eligible low-income household requiring CalHome mortgage assistance in conjunction with the first mortgage in order to achieve an affordable housing cost.

The applicant should list the amount of first-time mortgage assistance that will be available to an eligible low-income homebuyer.

The number of CalHome-assisted units that will be built that will be available to eligible low-income homebuyer.

### **Section III. Housing Development Experience**

#### **Subsection A.**

Requires information regarding prior experience of the applicant in developing homeownership new construction projects from site selection through construction completion and sale to the homebuyer. All five columns must be completed. **The construction completion date must include a month and year or no credit shall be given for that project.** The projects listed must be completed projects, not projects in progress or projects to be completed (You can list projects completed in a phased development if the phase has been completed.) Only count the experience of the applicant organization, not the experience of individual staff. You may attach a separate chart/list; however, it must include the information, in the same order as requested in the application chart.

### Subsection B.

Requires submission of reference letters from construction lenders for any project listed in years 2001, 2002, 2003 or 2004. Letters must include:

- Contact name;
- Contact address;
- Contact phone number;
- Name of project funded;
- Total units funded;
- Was project completed in timely fashion; AND
- Addresses any delays or problems that occurred on the project.

**Letter(s) should be included in the application behind a tab marked Exhibit 3-1.**

## **Section IV. Loan Underwriting Experience**

### Subsection A.

For the years 2001 through 2004 only, identify the number of homebuyer loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions). **Note:** The applicant shall only count loans that were underwritten and closed on homes for which the applicant was the developer. Applicants may not count loans underwritten and closed on projects developed by another entity.

## **Section V. Loan Servicing Experience**

### Subsection A.

For the years 2001 through 2004 only, identify the number of homebuyer loans closed (listed in Section IV Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note etc.). This should include all homebuyer loans where the applicant is named as the beneficiary. The applicant did not have to be the developer of the project for which the loan was made. This would include all loans closed during those years even if the loan has been repaid.

### Subsection B.

The applicant should list the number of homeowner loans in its portfolio as of July 2005.

### Subsection C.

Enter the number of loans identified in Subsection B. above that are being directly serviced by the applicant.

#### Subsection D.

Enter the number of loans identified in Subsection B. above that are being served by a third party on behalf of the applicant.

#### Subsection E.

Enter the number of homeowner loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

#### Subsection F.

**If zero loans have been entered in C, D and E**, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing – the budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing – typically this would be the prior experience of an employee who performed loan servicing for another employer and has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

**The narrative and documentation should be included in the application behind a tab marked Exhibit 3-2.**

### **Section VI. Proposed Development**

#### Subsection A.

Enter the total number of units in the proposed development. Then list the number of units proposed to be CalHome assisted units. These are units that will be sold to eligible lower-income households requiring CalHome mortgage assistance in conjunction with the first mortgage in order to achieve an affordable housing cost.

### Subsection B.

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract number in which the CalHome-assisted units will be located. If the development is located in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will restrict loan funding to the tract(s) listed in the application. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.

### Subsection C.

Identify whether or not the project will be located entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome –assisted units. If the map is not identifiable as an official redevelopment agency map and the project is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated.

**If yes, the map should be included in the application behind a tab marked Exhibit 3-3.**

### Subsection D.

Please provide the data source used to set program sales price/value limits.

**The source should be included in the application behind a tab marked Exhibit 3-4.**

## **Section VII. Brief Description of the Proposed Development**

Enter a very brief description of the proposed homeownership development project, e.g., “Development of new 3 and 4 bedroom homes on 15 infill sites within the city of Wherever. CalHome funds will be used to pay for architectural, engineering and phase 1 reports and legal fees. It is anticipated that the development loan funds will convert to a grant, at construction completion, to provide deferred second mortgages to 15 lower income, first-time homebuyer households.”

## **Section VIII. Site Information**

### **Subsection A. Location(s)**

For the proposed development site, please list all information available that describes the site: street address (if available), city, county, assessor's parcel number, and lot number (if available). If the applicant is proposing a scattered site development the information must be provided for all sites.

**Location map(s) should be included in the application behind a tab marked Exhibit 3-5.**

### **Subsection B.**

Be sure to answer all three questions regarding tentative map, final map and phasing.

### **Subsection C.**

Requires a preliminary title report dated within 6 months of the application final filing date as stated in the NOFA. Submittal of the report is required regardless of the form of site control, e.g., an applicant who has a grant deed to the property is still required to submit the required preliminary title report.

**The preliminary title report must be included in the application behind a tab marked Exhibit 3-6.**

Requires documentation of site control by the applicant. The form of control must be in one of the five forms listed in the application. NOTE: Site control is a threshold requirement. If documentation is not submitted or documentation is determined by HCD to be inadequate, the project activity will not be eligible for rating. (A title insurance policy is not a title report.)

### **Item 1.**

**Site control documentation must be included in the application behind a tab marked Exhibit 3-7.**

Note the following regarding site control documentation:

- Fee title should be documented with a copy of the grant deed.
- The site control documentation must show that the applicant has legal control of the site. If this is not clear from the documentation the application request, the applicant

should submit adequate documentation in this application to clearly establish that site control by the applicant does indeed exist.

- Options to purchase, options to lease (not less than 40 years) or disposition and development agreements cannot have an expiration date prior to the application final filing date as stated in the NOFA plus 120 days. If your options or agreements expire prior to that date, be sure to have an executed extension in your application.
- Be sure that contracts, agreements, options and any extensions are fully executed (signed by all applicable parties). If any signatures are missing, it is not evidence of site control.
- Be sure that the site described in the site control documents matches the site described in the preliminary title report.
- The preliminary title report should indicate that the owner is the same as the seller executing the site control documents (sales contract/option/agreements) and has the right and ability to convey title or lease the land or that the applicant is the current owner.

You must include the required site control documents and the required preliminary title report. If either is missing the project activity will not pass threshold and will not be eligible for funding.

#### Item 2.

Indicate the full purchase price of the site(s).

#### Item 3.

If an appraisal is available, indicate the appraised value of the site(s).

**If available, the appraisal(s) should be included in the application behind a tab marked Exhibit 3-8.**

#### Item 4.

If this is a phased subdivision, indicate the date the last unit in the last phase was completed and how many units have already been constructed in all phases.

#### Subsection D.

Requests documentation of the status of local approvals for the project. Two things are important here:

- The letter must be signed by a local government official for the jurisdiction in which the project will be located.



- There are six types of approvals listed under this item. The letter obtained must respond to all six of these items. The letter should be clear as to whether approval has been obtained, is pending or is not applicable. A sample approval letter is attached to this activity attachment form as page 8. Be sure the letter you obtain contains the same information as this sample letter.

**The letter should be included in the application behind a tab marked Exhibit 3-9.**

#### Subsection E.

Indicate which utilities are available to the proposed project site(s).

#### Subsection F.

Requests submittal of the soils report for the project site(s), if available. The soils report must be for the correct site (match site control documents and preliminary title report) if points are to be awarded. If you are proposing a project on single in-fill sites on which soils reports will not be required, substitute as the attachment a letter stating that no soils report will be required for this in-fill site(s).

**Include a soils report(s), if available, or letter for an infill site(s) in the application behind a tab marked Exhibit 3-10.**

#### Subsection G.

Requests a copy of the Phase 1 report(s) for the project site(s) if available. The Phase 1 report must be for the correct site (match site control documents and preliminary title report) if points are to be awarded. If you are proposing a project on single in-fill site(s) on which Phase 1 reports will not be required, substitute a letter stating that no Phase 1 report will be required for this in-fill site(s).

**Include a Phase 1 report(s), if available, or letter for an infill site(s) in the application behind a tab marked Exhibit 3-11.**

#### Subsection H.

This section asks the applicant to describe any offsite or onsite improvements needed prior to commencement of unit construction and the estimated dates such improvements will be completed. Note: “Offsite” improvements are improvements that are required for the project that are located completely outside the boundaries of the proposed project site. “Onsite” improvements are completely within the boundaries of the project site(s) or parcel(s). Streets, curbs, gutters, sewer lines etc. that are all required within the project site boundaries are “onsite” improvements.

## **Section IX. Proposed Financing**

This section asks for copies of any available commitment letters or funding commitment resolutions for the proposed project. Note: Letters of interest are not requested and will not be given consideration in the application rating.

The commitment letters or resolutions must state:

- borrower name;
- the lender's name, a lender contact person and phone number;
- the address(s), assessor's parcel number(s) OR legal description(s) of the site(s) to be financed;
- type of financing to be provided e.g., construction, acquisition;
- total amount of financing to be provided;
- term of loan and interest rate; AND
- date of commitment expiration.

Note: If USDA Rural Development is the unit construction and permanent financing lender (mutual self-help projects), submit a copy of the current 523 technical services agreement for this location.

If you are proposing a subdivision project in which a construction financing commitment can only be obtained in phases, you will be given credit for only those units that are proposed to be developed in the application for which there is a construction financing commitment.

**Letters for property acquisition financing should be included in the application behind a tab marked Exhibit 3-12.**

**Letters for construction financing should be included in the application behind a tab marked Exhibit 3-13.**

**Letters for non-CalHome project subsidy/assistance, which will be part of the permanent financing, should be included in the application behind a tab marked Exhibit 3-14.**

**A copy of an USDA-RD 523 technical services agreement should be included in the application behind tabs marked Exhibit 3-13 and 3-14.**

## **Section X. Project Costs**

### **Subsection A.**

The applicant must include a line item development budget for the project. This should include all costs required to complete the project through sale of the finished homes.

**The line item development budget should be included in the application behind a tab marked Exhibit 3-15.**

### **Subsection B.**

The applicant must provide a construction Sources and Uses Chart. The sources and uses chart should list all lenders proposed for acquisition/construction financing, including CalHome AND should indicate which items are to be paid for by each source.

**The construction sources and uses chart should be included in the application behind a tab marked Exhibit 3-16.**

## **Section XI. Unit Descriptions**

The chart must have all 6 columns completed. Please give an estimate as to the number of units of each model that will be available to CalHome eligible buyers. Include the CalHome loan amount in total amount of permanent liens proposed. The chart might then look as follows:

Model Number	Number of CalHome Units	Square Footage (Living Space)	Number of Bdr/Ba	Total Amount of Permanent Liens Proposed including CalHome loan	Proposed Sales Price*
A	2	1,000	2/2	\$125,000	\$130,000
B	8	1,200	3/2	\$135,000	\$140,000
C	4	1,400	4/2	\$145,000	\$150,000

**\* Sales prices cannot exceed the estimated appraised value using the sales of comparable properties approach to determine value.**

## **Section XII. Financing and Affordability**

### **Subsection A.**

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Conventional
- FHA means FHA-insured loans
- CalHFA means loans administered and funded by the California Housing Finance Agency
- USDA-Rural Development means loans administered and funded by the U.S. Department of Agriculture-Rural Development Program
- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency
- And/or a source not described above

The chart then asks you to name each proposed source of permanent financing and the proposed lien position for that funding source. Note: CalHome loans are to be recorded in the first lien position behind the last performing loan. For example:

Source of Financing	Proposed Lien Position
CalHFA or Conventional	1 <sup>st</sup>
CalHome	2 <sup>nd</sup>
FHLB-AHP or Redevelopment Agency	3 <sup>rd</sup>

In this example, first-time homebuyers might be receiving either a CalHFA loan or a conventional loan as the first mortgage position lender and an AHP or RDA loan/grant as the third position lender behind the CalHome loan. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

### Subsection B.

This section is a demonstration of the feasibility of the funding sources that have been identified in Subsection A. above.

1. On the first line indicate what you think will be the average sales price of homes to be purchased under your program, less any applicant required homebuyer equity contribution.
2. On the second line enter the average amount of CalHome assistance to be provided under the program.
3. On the third line, enter the average amount per unit of all other subordinate mortgage assistance to be provided to homebuyers, if any. (Note: subordinate financing must defer principal and interest payments for the term of the CalHome loan.)
4. On the fourth line, subtract the amount(s) on lines 2 and 3 from line 1. This results in the average amount of first mortgage financing a homebuyer will need.

5. The fifth line asks for an estimate of the monthly mortgage payment (PITI= Principal, Interest, Taxes and Insurance) required for the amount of mortgage identified on line 4. For purposes of this application we ask that mortgage payments be based on an 8% loan, amortized for 30 years. This means multiplying the estimated mortgage amount by **.007337646**. The result will be the monthly principal and interest payment:

$$\begin{array}{r} \$ 100,000 \text{ mortgage amount} \\ \times .007337646 \\ \hline 734. \text{ monthly principal \& interest payment} \end{array}$$

Property tax payments should be estimated at 1.25% of sales price per year, divided by 12:

$$\$100,000 \times .0125 \div 12 = \$104 \text{ per month}$$

Homeowner's insurance should be calculated at .35% of sales price per year, divided by 12:

$$\$100,000 \times .0035 \div 12 = \$29$$

In this example then, the PITI or monthly mortgage payment would be:

$$\begin{array}{r} \$734 \text{ principal and interest payment} \\ 104 \text{ property taxes} \\ \underline{29} \text{ homeowner's insurance} \\ \$867 \text{ monthly mortgage payment (PITI)} \end{array}$$

The amount of \$867 would be entered on line 5. To determine the amount of annual gross income necessary to support that monthly housing payment, divide the payment by 30%, then multiply by 12:

$$\$867 \div .30 \times 12 = \$34,680$$

6. \$34,680 would be entered on the sixth 6 as the amount of gross annual income necessary to support the monthly housing costs associated with a \$100,000 mortgage.

Or:

Expected Average Sales Price, Less Homebuyer Equity:	\$ <u>125,000</u>
Less Average CalHome Mortgage Assistance to be given:	\$ <u>20,000</u>
Less Average Other Mortgage Assistance to be received, if any:	\$ <u>5,000</u>
Average First Mortgage:	\$ <u>100,000</u>
Estimated Monthly Payment on First Mortgage (PITI):	\$ <u>867</u>
Annual Income Needed to Support Above Payment (Based on the homebuyer paying 30% of gross annual income for PITI)	\$ <u>34,680</u>

## **Section XIII. Contributed Labor Programs**

If the project being applied for utilizes certain types of construction labor programs, it may be eligible for additional points in the rating of the application. To be eligible to receive these points read and follow instructions carefully and be sure the documentation submitted is complete and adequate. A minimum of 500 hours directly provided to each CalHome assisted unit is the minimum that will allow consideration for points in this category, subject to adequate documentation being included in the application. You may only be considered for points in this category if you have completed at least two projects in the years 2001 through 2004 that incorporated the use of the type of labor proposed for this project. The three types of construction labor to be identified are:

- self-help housing in which the homebuyers contribute onsite construction labor under an existing self-help housing program;
- volunteer labor in which the homebuyers or persons other than the homebuyer contribute onsite construction labor under an existing, structured volunteer labor program; and/or
- onsite construction labor provided by 16 to 24 year-old participants in a funded construction skills training program. This must be a locally recognized, structured, construction skills training program with a successful track record.

### **Subsection A.**

#### **Item 1.**

Check yes or no and indicate the number of hours of self-help onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

#### **Item 2.**

Check yes or no and indicate the number of hours of volunteer onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

#### **Item 3.**

Check yes or no and indicate the number of onsite construction labor hours of youth construction training labor that the applicant guarantees will be provided directly to each CalHome assisted unit. In addition, you must provide the name of the training program that will supply the youth trainees.

#### Item 4.

If you answered yes to any of the above and the homebuyer will be providing all or a portion of the onsite construction labor under an organized contributed labor program, indicate the number of hours guaranteed to be provided by the homebuyer for each CalHome assisted unit.

#### Subsection B.

Describe the criteria for selection of participants in the contributed labor program(s) identified in Subsection A.

**The description of criteria should be included in the application behind a tab marked Exhibit 3-17.**

#### Subsection C.

Provide a copy of the standard or boilerplate agreement used in the contributed labor program(s) identified in Subsection A, between the applicant and the contributed labor provider.

**The agreement should be included in the application behind a tab marked Exhibit 3-18.**

#### Subsection D.

Provide a description of the construction activities to be performed by the participants in the contributed labor program(s) identified in Subsection A.

**The description should be included in the application behind a tab marked Exhibit 3-19.**

#### Subsection E.

Describe the construction activities that are normally contracted out for project construction (not performed by contributed labor).

**The description should be included in the application behind a tab marked Exhibit 3-20.**

#### Subsection F.

Enter the percentage of the total construction labor required per unit, which will be performed by contributed labor.

The applicant must attach documentation of previous project administration (2 projects in the last 4 years) for the type of contributed labor program proposed in this application. Suggestions are made as to possible documentation, but this list is not meant to be all-inclusive. Self-verification, however, is not acceptable. Possible supporting documentation should clearly show that the applicant has developed projects that included the use of the proposed type of contributed labor identified for use in this project. Suggestions are:

- documentation from at least 2 projects completed in the last 4 years.
- a copy of board resolutions authorizing the use of contributed labor in at least 2 projects developed in the last 4 years.
- Copies of contracts with contributed labor participants or a youth skills construction training program for at least 2 projects in the last 4 years.

**The documentation should be included in the application behind a tab marked Exhibit 3-21.**

#### **Section XIV. Homebuyer Education**

The CalHome Program requires that homebuyer education classes be completed by all first-time homebuyers and defines the minimum standards the education program must meet.

##### **Subsection A.**

Do you currently have a homebuyer education program? If the applicant is awarded CalHome funds, the Recipient will be required to submit a Homebuyer Education Plan that meets the requirements as specified in Section 7722 to the Department for approval.



# CALHOME PROGRAM 2005

## **Application Training Manual**

### **Appendices**

Appendix A	Nonmetropolitan Counties and Census Tracts Eligible as Rural
Appendix B	Qualified Census Tracts for Community Revitalization
Appendix C	Income Limits

# Appendix A

## CalHome Program 2005 Nonmetropolitan Counties Eligible as Rural

List of Nonmetropolitan Counties Which Are Eligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

<u>Nonmetropolitan Counties</u>	<u>Rural Census Tracts</u>
Alpine	Entire county is rural.
Amador	Entire county is rural.
Calaveras	Entire county is rural.
Colusa	Entire county is rural.
Del Norte	Entire county is rural.
Glenn	Entire county is rural.
Humboldt	Entire County is rural.
Imperial	Entire County is rural.
Inyo	Entire county is rural
Kings	All other tracts are eligible as rural
<b>Hanford (ineligible)</b>	
Census Tracts: 6.01*, 6.02*, 7.01*, 7.02*, 8*, 9, 10.01*, 10.02*, 10.03*, 11*, 12*	
Lake	Entire county is rural.
Lassen	Entire county is rural.
Mariposa	Entire county is rural.
Mendocino	Entire county is rural.
Modoc	Entire county is rural

Key: Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Nonmetropolitan Counties Eligible as Rural

List of Nonmetropolitan Counties Which Are Eligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

Mono	Entire county is rural
Nevada	Entire county is rural
Plumas	Entire county is rural
San Benito	Entire county is rural
Sierra	Entire county is rural.
Siskiyou	Entire county is rural.
Tehama	Entire county is rural.
Trinity	Entire county is rural.
Tuolumne	Entire county is rural.

Key: Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2000 Eligible and Ineligible Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**  
Effective January 1, 2000

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

This list contains information on census tracts in metropolitan counties which are eligible as “rural” as defined in Health and Safety Code Section 50199.21. There is a separate list of non-metropolitan counties.

The listed ineligible census tracts are ineligible or partially ineligible for one of two reasons: they are either in whole or in part:

1. Tracts in urbanized areas, as designated by the U.S. Census Bureau, or
2. Other tracts in cities of more than 40,000 population and adjoining unincorporated areas.

Tracts on the edges of the above areas often extend into rural areas, and any portions of such tracts which are defined as rural eligible by Rural Housing Service (RHS - formerly FmHA) are eligible as rural under Section 50199.21. Tracts, which are partially rural, based on RHS boundary lines are marked with asterisks, as follows:

- \* A portion of the tract is or may be RHS eligible. (In some cases, all of the tract may be eligible.)

Sites in tracts marked with asterisks are to be considered rural only if RHS considers the sites to be rural.

“Eligible tracts” which are not marked with asterisks are eligible without regard to RHS eligibility. Because RHS’ population cut-off is lower than in Section 50199.21, many of these tracts are RHS ineligible.

In the following list, only a positive or negative list is given for each county; that is, either all eligible tracts are listed, or all ineligible tracts are listed. In some counties, only the ineligible (including partially ineligible) tracts are listed. In other counties, such as Los Angeles and San Mateo, which have a large number of tracts, but, by comparison, relatively few eligible tracts, only the eligible or partially eligible tracts are listed. All other tracts are ineligible.

In all cases, the census tract numbers in the lists are the census tract numbers at the time of the 1990 U.S. Census.

Key: Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Alameda	(The Alameda County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	4301*, 4351.01*, 4362*, 4372*, 4511.01*, 4515.01*
Butte	(The Chico Urbanized Area) 1.01*, 1.02*, 2.02*, 3*, 4*, 5.01*, 502*, 6.01*, 6.03*, 6.04*, 7*, 8*, 9*, 10*, 11*, 12*, 13*	All other tracts.
Contra Costa	(The Contra Costa County portions of the San Francisco-Oakland Urbanized Area; the Antioch-Pittsburg Urbanized Area) All tracts not listed as eligible.	3010, 3020.02*, 3020.03*, 3020.04*, 3031*, 3032*, 3040, 3060.02*, 3461.01*, 3461.02*, 3462.01*, 3462.02*, 3551.04*, 3551.06*, 3553.01*, 3553.02*, 3553.03*, 3553.04*
El Dorado	None	All tracts are eligible.
Fresno	(The Fresno Urbanized Area) 1, 2, 3, 4, 5, 6, 7*, 8*, 9*, 10*, 11, 12.01*, 12.02*, 13.01, 13.02, 14.03*, 14.04*, 14.05*, 14.06*, 15*, 18*, 19*, 20*, 24, 25.01, 25.02, 26.01, 26.02, 27.01, 27.02, 28, 29.01*, 29.02*, 30.01*, 30.02*, 31.01*, 31.02*, 32.01*, 32.02*, 33*, 34, 35, 36, 37, 38.01*, 38.03*, 38.04*, 38.05*, 38.06*, 42.05, 42.06, 42.07*, 42.09*, 42.10, 42.11, 42.12, 43.01*, 43.02*, 43.03*, 44.04, 44.05, 44.06, 44.07*, 45.03*, 45.04*, 45.05*, 45.06*, 46.01, 46.02*, 47.01, 47.03, 47.04, 48, 49*, 50*, 51, 52.01, 52.02*, 53.01, 53.02, 53.04, 53.05, 54.03, 54.04, 54.05, 54.06, 54.07, 54.08*, 55.03*, 55.04*, 55.05*, 55.06*, 55.07, 55.08*, 55.09*, 55.10, 55.11*, 55.12*, 55.13, 55.14,	All other tracts.
Fresno (cont.)		

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

55.15\*, 56.02, 56.04\*, 56.05, 56.06,  
 57.01, 57.02, 57.03, 57.04, 58.01\*,  
 58.02, 58.03\*, 59.04\*

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Kern	Bakersfield Urbanized Area: 1.01*, 1.02, 2, 3, 4*, 5.03*, 5.05, 5.06*, 5.07*, 6, 7*, 8, 9.02, 9.03, 9.04*, 9.06*, 9.07*, 9.08, 9.09*, 9.10*, 10, 12.01*, 12.02*, 13*, 14*, 15*, 16, 17, 18.01, 18.02, 19.01*, 19.02, 20, 21, 22, 23.01*, 23.02*, 24*, 25*, 26*, 27*, 28.04, 28.06, 28.07*, 28.08, 28.11, 28.12*, 28.13*, 28.14, 28.15, 28.16, 28.17, 28.18, 28.19, 28.20, 28.21, 29, 30*, 31.03*, 31.12, 31.13, 31.14*, 31.15, 31.21*, 31.22, 31.23, 31.24, 32.01*, 32.02*, 46.01, 46.02*, 48*, 49.01, 49.02, 50*, 51.03*, 51.04*, 62*	All other tracts.
Los Angeles	(The Los Angeles County portions of the Los Angeles Urbanized Area; the Los Angeles County portion of the Oxnard-Ventura Urbanized Area; the Lancaster-Palmdale Urbanized Area) All tracts not listed as eligible.	5990, 5991*, 9001.01*, 9001.02, 9002.00*, 9003.00*, 9009.00*, 9010.04*, 9011.01*, 9011.02*, 9012.03, 9012.04, 9012.05*, 9012.07*
Madera	5.02*, 5.03*, 5.06*, 5.07*, 5.08*, 5.09*, 6.01*, 6.02, 7*, 8, 9*,	All tracts are eligible.
Marin	(The Marin County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	1011*, 1012*, 1031*, 1032*, 1042*, 1043*, 1050*, 1060.01*, 1060.02*, 1070*, 1081*, 1082*, 1090*, 1101*, 1102*, 1121*, 1130, 1141*, 1142*, 1150*, 1182*, 1191*, 1192*, 1200*, 1211*, 1212*, 1261*, 1262*, 1270*, 1282*, 1310, 1321,
Marin (cont.)		

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

<u>County</u>	Ineligible Census Tracts	1322*, 1330 Eligible Census Tracts
Merced	The Merced Urbanized Area: 9.01*, 9.02*, 10.02*, 10.03*, 10.04, 10.05*, 11.01, 11.02*, 12*, 13.01, 13.02, 14.01*, 14.02*, 15.01*, 15.02, 15.03, 16.01*, 16.02*, 17*, 18.01*, 18.02*,	All other tracts.
Monterey	(The Salinas Urbanized Area; the Seaside-Monterey Urbanized Area)	101.01*, 101.02*, 102.01*, 102.02*, 105.01*, 105.04*, 106.06*, 111.01*, 111.02*, 107.01, 107.02, 110*, 113.01*, 114*, 116*, 117*, 132*, 141.01*,
Napa	Napa County portion of the San Francisco-Oakland Urbanized Area; the Napa Urbanized Area: 2001, 2002.01, 2002.02, 2002.03, 2003*, 2004*, 2005.01, 2005.02, 2005.03, 2006*, 2007.01*, 2007.02*, 2007.03*, 2008.01*, 2008.02*, 2009*, 2011*, 2012*	All other tracts.
Orange	(The Orange County portions of the Los Angeles Urbanized Area) All tracts not listed as eligible.	14.03*, 14.04*, 15.01*, 15.03*, 15.04, 15.05*, 15.06*, 15.07, 117.09*, 117.17*, 218.14*, 218.15*, 320.23*, 422.01*, 422.03*, 422.05*, 422.06*, 423.05*, 423.10*, 423.11*, 423.12, 423.13, 423.23*, 423.24*, 423.38, 423.39, 626.21*, 758.09*, 758.10*, 878.01*, 878.02*, 878.03*, 878.05*, 878.06*, 879.01*, 879.02*, 881.01*, 881.04*,
Orange (cont.)		

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003



# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

		881.05*, 881.06*, 1101.02*, 1101.01*, 1101.13*, 1101.15*, 1101.16, 11013.01*, 1103.04*, 1100.06*, 1100.07*, 1100.08*, 1100.14, 1100.15*, 1101.06*, 1101.08, 1101.13*, 1101.17*,
<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Placer	The Placer County portions of the Sacramento Urbanized Area: 206.01*, 206.02*, 207.02, 207.03*, 207.04, 207.05*, 208, 209.01, 209.02*, 210.03*, 210.04*, 210.05*, 210.06, 210.07, 210.08, 211.01*, 211.02*, 211.03, 211.04, 211.05, 211.06, 211.07*, 211.08, 211.09*, 212*	All other tracts
Riverside	(The Riverside County portions of the Riverside-San Bernardino Urbanized Area; the Hemet-San Jacinto Urbanized Area; the Indio-Coachella Urbanized Area; the Palm Springs Urbanized Area; Temecula area and Murrieta area) All tracts not listed as eligible.	100*, 106*, 108*, 109*, 401*, 403.01*, 403.02*, 403.03*, 406.02*, 410.04*, 414.04*, 414.09*, 419.04*, 420.07*, 420.08, 420.09, 420.10*, 422.05*, 422.06*, 422.09*, 422.13*, 422.14*, 423*, 424.01*, 424.12*, 425.11*, 425.12*, 438.03*, 438.05*, 438.06*, 438.07*, 438.08*, 438.09*, 439*, 441.01, 441.02, 441.03*, 441.04*, 442, 443*, 447.02*, 449.04*, 449.01*, 449.06*, 450*, 451.06*, 451.08*, 451.12*, 451.13*, 452.03*, 452.04*, 452.05*, 452.06*, 452.08*, 454*, 456.03*,
Riverside (cont.)		426.02*, 426.03, 427.06, 427.09*, 427.10, 427.11, 427.12,

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

		427.13, 427.15*, 427.16*, 427.17*, 427.18*, 427.19*, 427.20*, 427.21*, 427.22*, 427.23*, 428*, 429.01*, 429.02*, 429.03, 429.04*, 430.02*, 430.04*, 432.03*, 432.08*, 432.10*, 432.13*, 432.14*, 432.15*, 432.24*, 430.05*, 433.04*, 435.04*, 435.06*, 435.07*, 435.08*, 435.09*, 435.10, 437.01*, 437.04*, 444.01*, 444.02*, 444.03*, 445.03*, 445.04*, 445.05*, 445.06*, 445.07*, 445.08, 459*, 460*, 464.01*, 464.03*, 464.04*, 464.05*,
<b><u>County</u></b>	<b>Ineligible Census Tracts</b>	<b><u>Eligible Census Tracts</u></b>
Sacramento	(The Sacramento County portions of the Sacramento Urbanized Area) All tracts not listed as eligible.	70.08*, 71*, 72.02*, 72.06*, 72.07*, 74.14*, 74.17, 74.18, 74.19, 74.20, 74.21, 74.25, 81.17, 81.19*, 81.22, 81.27*, 81.30*, 81.31*, 81.33, 81.34*, 81.39*, 81.44, 81.45*, 85.03*, 86*, 92*, 93.05*, 93.07, 93.08, 93.09, 93.10, 93.14, 93.16, 93.17, 93.18, 93.19, 93.20, 93.21, 93.22, 93.23, 94.01, 94.02, 94.03*, 94.04*, 94.05*, 94.06, 95.01*, 95.02*, 95.03*, 95.04*, 96.01*, 96.04*, 96.05*, 97, 98
San Bernardino	The San Bernardino County portions of the Los Angeles Urbanized Area;	2.01*, 2.02, 3.01, 3.03*, 3.04*, 4.01*, 4.02*, 5*, 19*, 89.01,
San Bernardino (cont.)	the San Bernardino County portions of the Riverside-San Bernardino Urbanized Area; the Hesperia-Apple Valley-Victorville Urbanized Area:	91.04*, 91.05*, 91.06, 91.07, 92*, 93*, 94*, 97.07*, 97.08*, 97.12*, 100.04*, 100.17*, 100.24*, 116, 117*, 118*, 119*, 121*, 103,

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

All tracts not listed as eligible.

104.02\*, 104.03\*, 104.05\*,  
 104.09\*, 104.10\*, 104.11\*,  
 104.12\*, 104.13\*, 104.14\*,  
 104.15\*, 104.16\*, 105, 106, 107,  
 108.01\*, 108.02\*, 109\*, 110\*,  
 111\*, 112.01\*, 112.02, 113\*,  
 114\*, 115\*, 9401\*

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
San Diego	(The San Diego Urbanized Area) All tracts not listed as eligible.	100.04*, 122*, 134.01*, 155.01*, 155.02*, 166.07*, 166.08*, 168.02*, 168.09*, 169.01*, 169.02, 170.20*, 170.21*, 170.29*, 170.30*, 171.05*, 171.06*, 173.06*, 188.01, 188.02*, 188.03*, 189.03, 189.04, 189.05, 189.06, 190.01*, 191.03*, 191.05*, 191.06*, 191.07*, 192.07*, 192.08*, 207.05*, 207.06*, 207.08*, 208.01*, 208.07*, 208.08*, 209.02*, 209.03, 209.04*, 210*, 211, 212.02, 212.03*, 212.14*, 213.02*, 213.03*, 213.04*,
San Francisco	All tracts	None
San Joaquin	(The Stockton Urbanized Area; the Lodi Urbanized Area; the Manteca Area; the Tracy area) All tracts not listed as eligible.	8*, 10*, 11.01*, 11.02*, 13*, 14*, 15*, 16*, 17*, 18*, 20*, 21*, 22*, 24*, 25.01*, 28*, 29.01, 27.02, 31.06*, 31.09*, 31.10*, 31.11*, 32.03*, 32.05*, 32.08*, 32.10*, 32.15*, 33.11*, 34.03*, 34.08*, 35*, 36.01, 36.02, 37*, 38.01*, 38.02*, 38.03*, 39*, 40.01*, 41.02*, 44.02*, 46*, 47.01, 47.02, 48, 49.01, 49.02, 50.01*, 50.03*, 50.04*, 51.06*, 51.11*, 51.12*, 51.13*, 51.14*, 51.18*, 51.19*,
San Joaquin (cont.)		

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

<u>County</u>	<u>Ineligible Census Tracts</u>	52.02*, 52.03*, 52.05*, 55* <u>Eligible Census Tracts</u>
San Luis Obispo	(The San Luis Obispo Urbanized Area) 109.01*, 109.02, 110*, 111.01, 111.02, 111.03*, 112*, 113*, 115.01*, 115.02*, 116*	All other tracts.
San Mateo	(The San Mateo County portion of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	6113*, 6132*, 6134*, 6135.01*, 6135.02*, 6136*, 6137*, 6138
Santa Barbara	(The Santa Barbara Urbanized Area; the Santa Maria Urbanized Area; the Lompoc Urbanized Area) All tracts not listed as eligible.	1.01*, 1.02*, 1.03*, 2*, 4*, 5.01*, 5.02*, 7*, 13.01*, 13.02*, 14*, 15*, 16.01, 16.02, 17.01, 17.02, 18, 19.01, 19.03, 19.05, 19.06, 20.05*, 20.06*, 20.07*, 20.08, 20.09, 20.10, 20.11*, 20.12*, 20.13*, 21.01, 21.02, 21.03, 22.11*, 23.03, 23.04, 23.05, 23.06*, 24.02*, 25, 26.03*, 26.04*, 27.03*, 28.02*, 28.05, 28.06*, 28.07*, 28.08*, 28.09*, 29.02*, 29.03*, 29.04*, 29.07*, 29.10*, 29.11*, 29.12*, 30.01*, 30.02*
Santa Clara	(The San Jose Urbanized Area) All tracts not listed as eligible.	5127, 5125.03*, 5125.07*, 5125.06*, 5125.05*, 5126.02*, 5118, 5122*, 5038.02*, 5038.04*, 5039*, 5020.02*, 5020.01*, 5040.01*, 5041.01*, 5041.02*, 5028*, 5068.02*, 5021.01*, 5026.01*, 5026.02*, 5027.01*, 5027.02*, 5064.02*, 5065.01*, 5065.02, 5065.03, 5066.01*, 5066.03*, 5066.04*, 5066.05*, 5066.06*, 5067.01*, 5067.02, 5067.03, 5067.05*, 5077.01*,
Santa Clara (cont.)		

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

5077.02, 5077.03\*, 5078.05\*,  
 5078.06\*, 5078.07\*, 5078.08\*,  
 5080.01, 5080.02\*, 5081.01\*,  
 5081.02\*, 5083.04\*, 5043.08,  
 5042.01\*, 5042.02\*, 5099.01\*,  
 5100.01\*, 5100.02\*, 5101\*,  
 5102\*, 5103, 5104\*, 5105,  
 5117.01, 5117.02\*, 5117.03\*,  
 5068.01\*, 5068.02\*, 5069\*,  
 5070.01, 5070.02\*, 5071, 5072.03,  
 5072.05\*, 5072.06, 5121\*,  
 5123.04\*, 5123.05\*, 5123.06\*,  
 5123.07\*, 5123.08\*, 5123.09\*,  
 5124.01\*, 5124.02\*, 5066.04\*,  
 5073.01\*, 5073.02\*, 5074.01,  
 5074.02\*, 5075, 5076\*, 5079.04\*,  
 5032.04\*, 5115\*, 5116.04\*,  
 5116.05\*, 5116.06, 5116.07,  
 5022.02\*, 5031.05\*, 5033.12\*,  
 5043.08\*, 5046.01\*, 5047\*,  
 5063.01\*, 5068.01\*, 5068.02\*,  
 5069\*, 5092.01\*, 5101\*,  
 5119.09\*, 5119.11\*, 512

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Santa Cruz	(The Santa Cruz Urbanized Area; the Watsonville Urbanized Area) All tracts not listed as eligible.	1105.02*, 1106*, 1203.01, 1203.02, 1204*, 1205, 1206, 1207*, 1208*, 1209, 1210, 1212*, 1213, 1214.01, 1214.02, 1214.03, 1215, 1216, 1217, 1218, 1220.01, 1220.02*, 1220.03, 1221, 1222.01*, 1222.02, 1222.03, 1223*, 1224*, 1233*
Santa Cruz (cont.)		

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Shasta	Redding Urbanized Area: 101, 102, 103, 104, 105, 106*, 107.01, 107.02, 108.01*, 108.02*, 109, 110*, 111, 112, 113, 114*, 115*, 116*, 117, 118	All other tracts.

<p><b>Key:</b> Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.</p> <p>Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.</p> <p style="text-align: right;">1/2003</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

Solano	(The Solano County portions of the San Francisco-Oakland Urbanized Area; the Fairfield Urbanized Area; the Vacaville/Vallejo Urbanized Area) All tracts not listed as eligible.	2533, 2534.01, 2534.02, 2535, 2522.01, 2522.02*, 2523.05*, 2523.07*, 2527.02*, 2527.03, 2527.04, 2527.06, 2527.07*, 2529.03*, 2529.04, 2520, 2521.02, 2521.04, 2521.05, 2521.06, 2521.07, 2521.08, 2505.01*, 2506.01*, 2511*, 2522.01*, 2522.02*, 2523.05*, 2523.09*, 2529.07*, 2531.01*
Sonoma	(The Santa Rosa Urbanized Area; the Petaluma and Rohnert Park Areas) All tracts not listed as eligible.	1501, 1502.01, 1502.02, 1503.02, 1503.03, 1505, 1506.04*, 1507*, 1508*, 1509*, 1510*, 1511*, 1514.01, 1514.02, 1515.02*, 1515.03*, 1516*, 1526*, 1527.01*, 1527.02, 1528.01*, 1529.01*, 1530.02*, 1530.05*, 1532*, 1533, 1534.01*, 1534.03*, 1534.04*, 1535.01, 1535.02, 1536, 1537.01, 1537.02, 1537.03, 1537.04, 1537.05, 1537.06, 1538.01, 1538.02, 1538.03, 1539.01, 1539.02, 1539.03, 1540, 1541, 1542, 1543.01, 1543.02, 1524, 1531.01, 1531.02
Stanislaus	Modesto Urbanized Area; the Turlock Area.	All other tracts.
Stanislaus (cont.)	4.02*, 4.03, 4.04, 5.03, 5.04, 5.05, 5.06, 6.01*, 6.02*, 8.01, 8.03, 8.05, 8.06, 8.07, 9.05, 9.06, 9.07, 9.08*, 9.09, 9.10, 9.11, 9.12, 10.01, 10.02, 11, 12, 13, 14, 15*, 16.01, 16.03*, 16.04, 17, 18, 19, 20.03, 20.04, 21*, 22*, 23.01, 24, 36.02, 36.03*, 36.04*, 37*, 38.01, 38.02*, 38.03*, 39.04*, 39.05, 39.06*, 39.07, 39.08, 39.09	

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

<b><u>County</u></b>	<b><u>Ineligible Census Tracts</u></b>	<b><u>Eligible Census Tracts</u></b>
Sutter	The Sutter County portions of the Yuba City Urbanized Area: 501.01*, 501.02*, 502.01*, 502.02*, 503.01, 503.02, 504*, 505.01*, 505.03, 506.01, 506.03*, 506.04	All other tracts.
Tulare	Porterville Urbanized Area: 35*, 36.01*, 36.02*, 37, 38.01*, 38.02*, 39.01*, 39.02*, 40, 41.01*, 41.02 Visalia Urbanized Area : 10.03*, 10.04*, 10.05, 10.06*, 11, 12, 13.01*, 13.02*, 17.01, 17.03*, 17.04*, 18, 19.01, 19.02, 20.02, 20.03, 20.04, 20.06*, 20.07*, 20.08, 20.09	All other tracts.
Tulare (cont.)	Tulare Urbanized Area: 22.01*, 22.02, 23.02, 23.03*, 23.04, 24*, 29.01, 29.03*, 29.04, 30.01, 30.02, 31*	

<b><u>County</u></b>	<b><u>Ineligible Census Tracts</u></b>	<b><u>Eligible Census Tracts</u></b>
Ventura	Ventura County portions of the Oxnard-Ventura Urbanized Area; the Simi Valley Urbanized Area. 12.01, 12.02, 13.01, 13.02*, 14.01, 14.02, 15.02, 15.03, 15.06, 15.07*, 16.01, 16.02, 17, 18, 19, 20, 21.02, 22, 23, 24, 25, 26, 27, 28, 29.01, 29.02, 30.01, 30.02, 31, 32.01, 32.02, 33, 34.01, 34.02, 35, 36.03, 36.04, 36.05, 36.07, 36.08, 37, 38, 39, 40, 41.01, 41.02, 42*, 43.02*, 44, 45.01, 45.03, 45.04, 47.02, 47.03, 47.04, 47.05, 47.06*, 49, 50.01, 50.02*, 52.01*, 52.02*, 52.03*, 53.03, 53.05, 53.06, 54.01, 54.03, 54.04, 55.02, 55.03, 55.04, 56*, 58,	All other tracts.

**Key:** Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.

Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.

1/2003

# Appendix A

## CalHome Program 2005 Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as  
**“Rural” Pursuant to Health and Safety Code Section 50199.21**

	59.01, 59.06, 59.07, 59.08, 59.09, 59.10, 59.11, 60*, 61, 62*, 63.01, 63.02, 64, 65, 66, 67, 68, 69, 70, 71, 72.01, 72.02, 74.02, 75.01, 75.03*, 75.04, 75.05, 75.06, 75.07, 75.08, 77, 78, 79.01, 79.03, 79.04, 80.01, 80.02, 80.04, 80.05, 81.01, 82.01, 82.02, 83.02, 83.03, 83.04, 83.05, 83.06, 84.01, 84.02, 85	
Yolo	Yolo County portions of the Sacramento Urbanized Area; the Davis Urbanized Area, Woodland 105.01*, 105.05*, 105.06*, 105.07, 105.08, 105.09, 105.10, 106.02, 106.05, 106.06, 106.07, 106. 8, 107.01, 107.03, 107.04, 108, 109.01, 109.02, 110.01, 110.02, 111.01, 111.02, 111.03, 112.02, 112.03, 112.04, 112.05, 112.06*	101.01, 101.02, 102.01, 102.03, 102.04, 103, 104, 113, 114, 115
<b><u>County</u></b>	<b><u>Ineligible Census Tracts</u></b>	<b><u>Eligible Census Tracts</u></b>
Yuba	(The Yuba County portions of the Yuba City Urbanized Area) 401*, 402*, 403, 404*, 405*, 406*, 407*,	All other tracts.

<p><b>Key:</b></p> <p>Tract number with no asterisk: if listed in the “Ineligible” column, the entire tract is ineligible, if listed in the “Eligible” column, the entire tract is eligible without regard to RHS eligibility as rural.</p> <p>Tract number with asterisk(s): any portion of the tract which is RHS eligible as rural is eligible; the balance is not.</p> <p style="text-align: right;">1/2003</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

**County**

---

**Alameda:**

4007.00, 4008.00, 4009.00, 4010.00, 4011.00, 4013.00, 4014.00, 4015.00, 4016.00,  
4017.00, 4018.00, 4021.00, 4022.00, 4024.00, 4025.00, 4026.00, 4027.00, 4028.00,  
4029.00, 4030.00, 4031.00, 4033.00, 4034.00, 4054.00, 4057.00, 4058.00, 4059.00,  
4060.00, 4061.00, 4062.00, 4063.00, 4065.00, 4066.00, 4070.00, 4072.00, 4073.00,  
4074.00, 4075.00, 4076.00, 4084.00, 4085.00, 4086.00, 4087.00, 4088.00, 4089.00,  
4090.00, 4091.00, 4092.00, 4093.00, 4094.00, 4095.00, 4096.00, 4097.00, 4103.00,  
4103.00, 4204.00, 4224.00, 4225.00, 4226.00, 4227.00, 4228.00, 4229.00, 4232.00,  
4235.00, 4236.02, 4240.01, 4240.02, 4340.00, 4375.00, 4377.00

**Alpine:** No Qualified Census Tracts

**Amador:** No Qualified Census Tracts

**Butte:** 0005.02, 0006.03, 0010.00, 0012.00, 0025.00, 0028.00, 0030.00

**Calaveras:** No Qualified Census Tracts

**Colusa:** No Qualified Census Tracts

**Contra Costa:**

3050.00, 3072.02, 3100.00, 3120.00, 3141.04, 3160.00, 3280.00, 3361.02, 3650.02,  
3672.00, 3680.00, 3690.01, 3730.00, 3750.00, 3760.00, 3770.00, 3790.00, 3820.00

**Del Norte:** 0001.01

**El Dorado:** 0301.01

**Fresno:**

0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0008.00, 0009.00, 0010.00,  
0011.00, 0012.01,  
0012.02, 0013.02, 0014.05, 0015.00, 0020.00, 0024.00, 0025.01, 0025.02, 0026.01,  
0027.02, 0028.00, 0029.02, 0047.04, 0052.02, 0054.03, 0065.00, 0068.01, 0083.01,  
0083.02

**Glenn:** No Qualified Census Tracts

**Humboldt:** 0001.00, 0002.00, 0005.00, 0010.00, 0012.00, 0101.01

**Imperial:** 0102.00, 0104.00, 0107.00, 0112.02, 0114.00, 0115.00, 0116.00,  
0121.00, 0123.00, 0123.02, 0125.00

---

## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

**Inyo:** No Qualified Census Tracts

**Kern:**

0004.00, 0011.03, 0012.00, 0013.00, 0014.00, 0015.00, 0016.00, 0020.00, 0021.00,  
0022.00, 0023.02, 0025.00, 0048.00

**Kings:** 0009.00, 0011.00, 0013.00, 0014.00, 0015.00, 0016.01, 0017.01

**Lake:** 0007.00, 0008.00

**Lassen:** No Qualified Census Tracts

**Los Angeles:**

1047.01, 1153.02, 1174.05, 1174.06, 1175.20, 1175.20, 1193.40, 1200.30, 1201.01,  
1201.02, 1224.10, 1232.03, 1232.04, 1232.05, 1232.06, 1234.10, 1234.20, 1272.20,  
1275.20, 1282.10, 1343.05, 1835.20, 1838.10, 1838.10, 1838.20, 1864.01, 1902.00,  
1904.00, 1905.10, 1907.00, 1908.00, 1909.01, 1909.02, 1911.10, 1911.20, 1912.01,  
1912.03, 1912.04, 1913.00, 1914.20, 1915.00, 1916.10, 1916.20, 1917.10, 1918.10,  
1918.20, 1925.20, 1926.10, 1926.20, 1927.00, 1956.00, 1957.10, 1957.20, 1958.02,  
1971.10, 1976.00, 1977.00, 1990.00, 1991.20, 1992.01, 1994.00, 1997.00, 1998.00,  
1999.00, 2012.00, 2031.00, 2032.00, 2033.00, 2035.00, 2036.00, 2037.10, 2038.00,  
2041.20, 2042.00, 2043.00, 2044.10, 2044.20, 2046.00, 2047.00, 2049.10, 2051.10,  
2051.20, 2060.10, 2060.40, 2060.50, 2063.00, 2071.00, 2073.00, 2074.00, 2077.10,  
2079.00, 2080.00, 2083.00, 2084.00, 2085.00, 2087.20, 2088.00, 2089.02, 2089.04,  
2091.01, 2091.02, 2092.00, 2093.00, 2094.01, 2094.02, 2094.03, 2095.10, 2098.10,  
2098.20, 2100.10, 2112.00, 2113.10, 2113.20, 2114.10, 2118.02, 2119.00, 2121.00,  
2122.02, 2122.03, 2122.04, 2123.03, 2123.04, 2123.05, 2123.06, 2124.10, 2124.20,  
2125.00, 2126.10, 2129.00, 2132.01, 2132.02, 2133.10, 2133.20, 2134.01, 2134.02,  
2181.10, 2184.00, 2188.00, 2189.00, 2193.00, 2199.00, 2211.20, 2212.20, 2213.01,  
2213.02, 2214.00, 2215.00, 2216.00, 2217.10, 2218.10, 2218.20, 2219.00, 2221.00,  
2222.00, 2225.00, 2226.00, 2227.00, 2240.10, 2240.20, 2242.00, 2243.10, 2243.20,  
2244.10, 2244.20, 2246.00, 2247.00, 2260.00, 2264.10, 2264.20, 2267.00, 2270.10,  
2270.20, 2281.00, 2282.10, 2283.20, 2284.10, 2285.00, 2286.00, 2287.10, 2288.00,  
2289.00, 2291.00, 2292.00, 2293.00, 2294.10, 2294.20, 2311.00, 2312.10, 2312.20,  
2313.00, 2316.00, 2317.10, 2318.00, 2319.00, 2321.10, 2321.20, 2322.00, 2324.00,  
2325.00, 2326.00, 2327.00, 2328.00, 2349.00, 2352.02, 2361.00, 2362.01, 2362.02,  
2371.00, 2372.00, 2375.00, 2376.00, 2377.20, 2383.10, 2382.20, 2392.00, 2393.10,  
2395.00, 2396.00, 2397.00, 2398.00, 2400.10, 2400.20, 2402.00, 2403.00, 2404.00,  
2405.00, 2406.00, 2407.00, 2408.00, 2409.00, 2410.00, 2411.10, 2411.20, 2412.00,  
2413.00, 2414.00, 2420.00, 2421.00, 2423.00, 2426.00, 2427.00, 2430.00, 2431.00,  
2653.01, 2653.03, 2653.04, 2696.00, 2755.20, 2911.10, 2911.20, 2932.02, 2945.20,  
2947.00, 2947.00, 2948.10, 2948.20, 2948.30, 2961.00, 2962.10, 2971.10, 3022.01,

---

## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

3025.01, 4023.02, 4025.01, 4027.02, 4028.01, 4028.02, 4088.00, 4328.01, 4328.02, 4332.00, 4333.01, 4333.02, 4334.01, 4334.02, 4335.01, 4335.02, 4339.01, 4619.00, 4620.00, 4823.03, 4823.04, 4825.03, 5041.02, 5303.01, 5304.00, 5305.00, 5309.00, 5311.01, 5312.01, 5312.02, 5313.01, 5313.02, 5315.01, 5315.02, 5316.02, 5316.04, 5317.02, 5326.05, 5326.05, 5327.00, 5328.00, 5329.00, 5330.00, 5331.03, 5331.04, 5331.05, 5332.01, 5333.00, 5335.00, 5336.00, 5337.00, 5338.01, 5338.02, 5339.00, 5340.00, 5341.00, 5342.00, 5343.00, 5335.01, 5335.02, 5335.03, 5336.01, 5340.01, 5341.02, 5343.01, 5344.04, 5344.05, 5349.00, 5350.00, 5351.01, 5351.02, 5352.00, 5353.00, 5354.00, 5355.01, 5356.05, 5358.04, 5400.00, 5402.01, 5402.02, 5402.03, 5404.00, 5405.02, 5406.00, 5407.00, 5414.00, 5415.00, 5416.03, 5416.04, 5416.05, 5416.06, 5421.02, 5425.01, 5425.01, 5426.01, 5426.02, 5538.01, 5541.01, 5702.04, 5704.01, 5706.01, 5706.03, 5716.00, 5725.00, 5728.00, 5729.00, 5730.01, 5730.02, 5732.01, 5732.02, 5733.00, 5746.01, 5751.01, 5701.02, 5751.03, 5752.01, 5752.02, 5753.00, 5754.01, 5754.02, 5755.00, 5758.01, 5758.02, 5758.03, 5759.02, 5762.00, 5763.00, 5764.01, 5764.02, 5764.03, 5765.01, 5765.02, 5765.03, 5769.01, 6001.00, 6002.01, 6002.02, 6003.01, 6006.02, 6011.00, 6012.11, 6015.01, 6015.02, 6017.00, 6018.02, 6019.00, 7011.00, 9006.02, 9007.04, 9008.06, 9104.02, 9104.03, 9105.01, 9105.02,

**Madera:** 0006.01, 0006.02, 0008.00, 0009.00

**Marin:** 1122.00

**Mariposa:** No Qualified Census Tracts

**Mendocino:** No Qualified Census Tracts

**Merced:** 0010.03, 0010.05, 0013.01, 0013.02, 0014.01, 0015.02, 0016.01, 0016.02, 0018.02, 0019.01

**Modoc:** No Qualified Census Tracts

**Mono:** No Qualified Census Tracts

**Monterey:** 0005.00, 0006.00, 0007.00, 0009.00, 0013.00, 0106.02, 0113.02, 0141.01, 0141.02

**Napa:** 2009.00

**Nevada:** No Qualified Census Tracts

**Orange:**

---

## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

0012.01, 0013.04, 0116.01, 0116.02, 0117.14, 0117.20, 0218.13, 0423.12, 0626.14, 0626.26, 0626.27, 0626.46, 0636.04, 0636.05, 0637.01, 0740.03, 0743.00, 0744.03, 0744.05, 0744.06, 0744.07, 0745.01, 0746.01, 0748.01, 0748.02, 0748.05, 0748.06, 0749.01, 0749.02, 0750.02, 0750.03, 0750.04, 0751.00, 0752.02, 0865.02, 0866.01, 0873.00, 0874.04, 0874.05, 0875.01, 0875.04, 0878.03, 0878.06, 0879.01, 0890.04, 0891.04, 0891.05, 0891.06, 0992.48, 0992.49, 0994.02, 0995.02, 0995.09, 0995.10, 0998.02, 0999.04, 1105.00, 1106.06

**Placer:** No Qualified Census Tracts

**Plumas:** No Qualified Census Tracts

**Riverside:**

0303.00, 0304.00, 0305.01, 0305.02, 0305.03, 0313.00, 0402.03, 0402.04, 0410.01, 0411.00, 0415.00, 0416.00, 0417.00, 0422.02, 0422.09, 0422.10, 0425.04, 0426.05, 0425.15, 0425.19, 0425.20, 0427.23, 0428.00, 0429.02, 0429.04, 0430.01, 0433.08, 0434.01, 0434.05, 0436.00, 0440.00, 0441.01, 0442.00, 0443.00, 0445.07, 0445.09, 0448.06, 0449.15, 0452.07, 0453.01, 0454.00, 0455.01, 0455.02, 0456.03, 0456.04, 0456.05, 0457.03, 0457.04, 0457.05, 0457.06, 0462.00, 9401.00

**Sacramento:**

0005.00, 0006.00, 0007.00, 0010.00, 0011.00, 0012.00, 0014.00, 0018.00, 0020.00, 0022.00, 0027.00, 0028.00, 0032.01, 0036.00, 0037.00, 0041.00, 0042.02, 0042.03, 0043.00, 0044.01, 0044.02, 0046.01, 0046.02, 0048.01, 0049.03, 0049.05, 0050.02, 0051.03, 0052.01, 0053.00, 0055.02, 0052.01, 0062.02, 0063.00, 0064.00, 0065.00, 0066.00, 0067.02, 0068.00, 0069.00, 0070.01, 0074.04, 0074.10, --83.00, 0088.00, 0089.11, 0090.07, 0091.10

**San Benito:** No Qualified Census Tracts

**San Bernardino:**

0003.01, 0014.00, 0015.00, 0016.00, 0022.03, 0028.00, 0031.00, 0034.02, 0037.00, 0040.00, 0041.00, 0042.01, 0042.02, 0047.00, 0048.00, 0049.00, 0050.00, 0053.00, 0054.00, 0055.00, 0056.00, 0057.00, 0058.00, 0059.00, 0062.02, 0063.02, 0064.01, 0064.02, 0065.00, 0068.00, 0069.00, 0070.00, 0072.00, 0074.07, 0074.08, 0075.00, 0076.01, 0080.02, 0094.00, 0097.10, 0097.16, 0098.00, 0099.01, 0100.14, 0100.20, 0104.11, 0106.00, 0106.00, 0117.00, 9401.00, 9405.00

**San Diego:**

0009.00, 0016.00, 0021.00, 0022.01, 0022.02, 0023.01, 0023.02, 0024.01, 0025.01, 0026.01, 0026.02, 0027.07, 0027.08, 0027.09, 0028.01, 0028.04, 0039.04, 0031.11, 0033.02, 0033.03, 0034.03, 0034.04,

---

## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

0035.01, 0035.02, 0036.01, 0036.02, 0036.03, 0039.01, 0049.02, 0040.00, 0041.00,  
0045.01, 0045.02, 0046.00, 0047.00, 0048.00, 0049.00, 0050.00, 0051.00, 0052.00,  
0053.00, 0056.00, 0058.00, 0062.00, 0064.00, 0065.00, 0083.39, 0083.41, 0083.43,  
0086.00, 0100.05, 0100.09, 0100.12, 0100.13, 0100.15, 0101.12, 0114.00, 0115.00,  
0116.01, 0116.02, 0117.00, 0118.01, 0118.02, 0119.01, 0120.02, 0125.00, 0132.05,  
0139.07, 0144.00, 0157.01, 0157.03, 0158.01, 0158.02, 0159.01, 0182.00, 0184.00,  
0190.02, 0195.01, 0195.02, 0202.02, 0202.07, 0202.12

**San Francisco:**

0107.00, 0113.00, 0114.00, 0115.00, 0117.00, 0118.00, 0120.00, 0121.00, 0122.00,  
0123.00, 0124.00, 0125.00, 0161.00, 0176.01, 0178.00, 0179.02, 0201.00, 0230.02,  
0231.01, 0231.02, 0231.03, 0234.00, 0332.01, 0603.00, 0605.02, 0607.00

**San Joaquin:**

0001.00, 0003.00, 0004.02, 0005.00, 0006.00, 0007.00, 0008.00, 0014.00, 0016.00,  
0017.00, 0019.00, 0020.00, 0021.00, 0022.00, 0023.00, 0031.13, 0033.09, 0034.04,  
0034.06, 0034.07, 0038.03, 0039.00, 0044.01, 0045.00

**San Luis Obispo:** 0109.01, 0109.02, 0111.01, 0112.00, 0114.00

**San Mateo:** 6102.02, 6102.03, 6106.01

**Santa Barbara:**

0023.04, 0024.03, 0024.04, 0025.00, 0027.02, 0029.02, 0029.03, 0029.11, 0029.12

**Santa Clara:**

5008.00, 5009.01, 5009.02, 5010.00, 5014.00, 5015.01, 5015.02, 5016.00, 5017.00,  
5020.02, 5031.05, 5031.10, 5031.12, 5031.13, 5032.13, 5032.14, 5036.01, 5037.06,  
5037.09, 5046.01, 5116.07, 5126.01

**Santa Cruz:** 1007.00, 1010.00, 1101.00, 1103.00, 1104.00

**Shasta:** 0101.00, 0109.00, 0112.00, 0120.00, 0121.00

**Sierra:** No Qualified Census Tracts

**Siskiyou:** 0001.00, 0007.02

**Solano:** 2507.01, 2508.00, 2509.00, 2510.00, 2516.00, 2518.02, 2525.02,  
2526.06, 2526.07

**Sonoma:** 1520.00

---

## Appendix B

### CalHome Program 2005 Qualified Census Tracts For Community Revitalization

---

**Stanislaus:** 0003.01, 0008.03, 0016.01, 0016.03, 0016.04, 0017.00, 0018.00, 0021.00,  
0023.01, 0023.02, 0024.00, 0031.00, 0030.00, 0034.00, 0038.02, 0038.03, 0039.06

**Sutter:** 0501.02, 0502.02

**Tehama:** No Qualified Census Tracts

**Trinity:** 0004.00

**Tulare:** 0003.02, 0005.01, 0006.00, 0011.00, 0016.01, 0022.02, 0026.01,  
0028.00, 0029.01, 0038.02, 0040.00, 0041.01, 0042.00, 0043.00, 0044.00

**Tuolumne:** No Qualified Census Tracts

**Ventura:**  
0002.00, 0005.01, 0006.00, 0023.00, 0024.00, 0032.01, 0032.02, 0035.00, 0038.00,  
0043.01, 0045.01, 0045.03, 0046.00, 0047.04, 0047.06, 0050.01, 0050.02

**Yolo:** 0101.01, 0102.03, 0105.01, 0106.02, 0107.01, 0107.03

**Yuba:** 0401.00, 0403.00, 0404.00

---

# **CalHome Program 2004 Income Limits**

# State Income Limits for 2004

3 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8

  

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8

  

<b>Alameda County</b>	Extremely Low	17,400	19,850	22,350	<b>24,850</b>	26,850	28,800	30,800	32,800
Area Median Income:	Very Low Income	29,000	33,100	37,250	<b>41,400</b>	44,700	48,000	51,350	54,650
\$82,200	Lower Income	46,350	53,000	59,600	<b>66,250</b>	71,550	76,850	82,150	87,450
	Median Income	57,550	65,750	74,000	<b>82,200</b>	88,800	95,350	101,950	108,500
	Moderate Income	69,050	78,900	88,800	<b>98,650</b>	106,550	114,450	122,350	130,200
<b>Alpine County</b>	Extremely Low	12,750	14,600	16,400	<b>18,250</b>	19,700	21,150	22,600	24,100
Area Median Income:	Very Low Income	21,300	24,300	27,350	<b>30,400</b>	32,850	35,250	37,700	40,150
\$60,800	Lower Income	34,050	38,900	43,800	<b>48,650</b>	52,550	56,400	60,300	64,200
	Median Income	42,550	48,650	54,700	<b>60,800</b>	65,650	70,550	75,400	80,250
	Moderate Income	51,050	58,350	65,650	<b>72,950</b>	78,800	84,600	90,450	96,300
<b>Amador County</b>	Extremely Low	12,850	14,700	16,500	<b>18,350</b>	19,850	21,300	22,750	24,250
Area Median Income:	Very Low Income	21,400	24,500	27,550	<b>30,600</b>	33,050	35,500	37,950	40,400
\$61,200	Lower Income	34,250	39,150	44,050	<b>48,950</b>	52,900	56,800	60,700	64,650
	Median Income	42,850	48,950	55,100	<b>61,200</b>	66,100	71,000	75,900	80,800
	Moderate Income	51,400	58,750	66,100	<b>73,450</b>	79,350	85,200	91,100	96,950
<b>Butte County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Calaveras County</b>	Extremely Low	12,200	13,900	15,650	<b>17,400</b>	18,800	20,200	21,600	22,950
Area Median Income:	Very Low Income	20,300	23,200	26,100	<b>29,000</b>	31,300	33,650	35,950	38,300
\$58,000	Lower Income	32,500	37,100	41,750	<b>46,400</b>	50,100	53,800	57,550	61,250
	Median Income	40,600	46,400	52,200	<b>58,000</b>	62,650	67,300	71,900	76,550
	Moderate Income	48,700	55,700	62,650	<b>69,600</b>	75,150	80,750	86,300	91,850
<b>Colusa County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Contra Costa County</b>	Extremely Low	17,400	19,850	22,350	<b>24,850</b>	26,850	28,800	30,800	32,800
Area Median Income:	Very Low Income	29,000	33,100	37,250	<b>41,400</b>	44,700	48,000	51,350	54,650
\$82,200	Lower Income	46,350	53,000	59,600	<b>66,250</b>	71,550	76,850	82,150	87,450
	Median Income	57,550	65,750	74,000	<b>82,200</b>	88,800	95,350	101,950	108,500
	Moderate Income	69,050	78,900	88,800	<b>98,650</b>	106,550	114,450	122,350	130,200
<b>Del Norte County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750



# State Income Limits for 2004

4 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
<b>El Dorado County</b>	Extremely Low	13,450	15,400	17,300	<b>19,250</b>	20,750	22,300	23,850	25,400
Area Median Income: \$64,100	Very Low Income	22,450	25,650	28,850	<b>32,050</b>	34,600	37,200	39,750	42,300
	Lower Income	35,900	41,000	46,150	<b>51,300</b>	55,400	59,500	63,600	67,700
	Median Income	44,850	51,300	57,700	<b>64,100</b>	69,250	74,350	79,500	84,600
	Moderate Income	53,850	61,500	69,200	<b>76,900</b>	83,050	89,200	95,350	101,500
<b>Fresno County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Glenn County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Humboldt County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Imperial County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Inyo County</b>	Extremely Low	10,950	12,550	14,100	<b>15,650</b>	16,900	18,150	19,400	20,650
Area Median Income: \$52,200	Very Low Income	18,250	20,900	23,500	<b>26,100</b>	28,200	30,300	32,350	34,450
	Lower Income	29,250	33,400	37,600	<b>41,750</b>	45,100	48,450	51,800	55,100
	Median Income	36,550	41,750	47,000	<b>52,200</b>	56,400	60,550	64,750	68,900
	Moderate Income	43,850	50,100	56,400	<b>62,650</b>	67,650	72,650	77,700	82,700
<b>Kern County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Kings County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income: \$49,100	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750

# State Income Limits for 2004

5 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
<b>Lake County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Lassen County</b>	Extremely Low	10,350	11,850	13,350	<b>14,800</b>	16,000	17,200	18,400	19,550
Area Median Income:	Very Low Income	17,300	19,750	22,250	<b>24,700</b>	26,700	28,650	30,650	32,600
\$49,400	Lower Income	27,650	31,600	35,550	<b>39,500</b>	42,700	45,850	49,000	52,150
	Median Income	34,600	39,500	44,450	<b>49,400</b>	53,350	57,300	61,250	65,200
	Moderate Income	41,500	47,450	53,350	<b>59,300</b>	64,050	68,800	73,550	78,300
<b>Los Angeles County</b>	Extremely Low	12,500	14,300	16,050	<b>17,850</b>	19,300	20,700	22,150	23,550
Area Median Income:	Very Low Income	20,850	23,800	26,800	<b>29,750</b>	32,150	34,500	36,900	39,250
\$55,100	Lower Income	33,300	38,100	42,850	<b>47,600</b>	51,400	55,200	59,000	62,850
	Median Income	38,550	44,100	49,600	<b>55,100</b>	59,500	63,900	68,300	72,750
	Moderate Income	46,250	52,900	59,500	<b>66,100</b>	71,400	76,700	81,950	87,250
<b>Madera County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Marin County</b>	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,350	42,050	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
\$95,000	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	<b>95,000</b>	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	<b>114,000</b>	123,100	132,250	141,350	150,500
<b>Mariposa County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Mendocino County</b>	Extremely Low	10,350	11,800	13,300	<b>14,750</b>	15,950	17,100	18,300	19,500
Area Median Income:	Very Low Income	17,200	19,700	22,150	<b>24,600</b>	26,550	28,550	30,500	32,450
\$49,200	Lower Income	27,550	31,500	35,400	<b>39,350</b>	42,500	45,650	48,800	51,950
	Median Income	34,450	39,350	44,300	<b>49,200</b>	53,150	57,050	61,000	64,950
	Moderate Income	41,350	47,250	53,150	<b>59,050</b>	63,750	68,500	73,200	77,950
<b>Merced County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750

# State Income Limits for 2004

6 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
<b>Modoc County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Mono County</b>	Extremely Low	12,400	14,200	15,950	<b>17,750</b>	19,150	20,550	22,000	23,400
Area Median Income:	Very Low Income	20,700	23,650	26,600	<b>29,550</b>	31,900	34,300	36,650	39,000
\$59,100	Lower Income	33,100	37,800	42,550	<b>47,300</b>	51,050	54,850	58,650	62,400
	Median Income	41,350	47,300	53,200	<b>59,100</b>	63,850	68,550	73,300	78,000
	Moderate Income	49,650	56,700	63,800	<b>70,900</b>	76,550	82,250	87,900	93,600
<b>Monterey County</b>	Extremely Low	12,750	14,600	16,400	<b>18,250</b>	19,700	21,150	22,600	24,100
Area Median Income:	Very Low Income	21,300	24,300	27,350	<b>30,400</b>	32,850	35,250	37,700	40,150
\$60,800	Lower Income	34,050	38,900	43,800	<b>48,650</b>	52,550	56,400	60,300	64,200
	Median Income	42,550	48,650	54,700	<b>60,800</b>	65,650	70,550	75,400	80,250
	Moderate Income	51,050	58,350	65,650	<b>72,950</b>	78,800	84,600	90,450	96,300
<b>Napa County</b>	Extremely Low	15,500	17,750	19,950	<b>22,150</b>	23,950	25,700	27,500	29,250
Area Median Income:	Very Low Income	25,850	29,550	33,250	<b>36,950</b>	39,900	42,850	45,800	48,750
\$73,900	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	51,750	59,100	66,500	<b>73,900</b>	79,800	85,700	91,650	97,550
	Moderate Income	62,100	70,950	79,850	<b>88,700</b>	95,800	102,900	110,000	117,100
<b>Nevada County</b>	Extremely Low	13,350	15,250	17,150	<b>19,100</b>	20,600	22,150	23,650	25,200
Area Median Income:	Very Low Income	22,250	25,450	28,600	<b>31,800</b>	34,350	36,900	39,450	42,000
\$63,600	Lower Income	35,600	40,700	45,800	<b>50,900</b>	54,950	59,000	63,100	67,150
	Median Income	44,500	50,900	57,250	<b>63,600</b>	68,700	73,800	78,850	83,950
	Moderate Income	53,400	61,050	68,650	<b>76,300</b>	82,400	88,500	94,600	100,700
<b>Orange County</b>	Extremely Low	15,900	18,150	20,400	<b>22,700</b>	24,500	26,300	28,100	29,950
Area Median Income:	Very Low Income	26,450	30,250	34,000	<b>37,800</b>	40,800	43,850	46,850	49,900
\$75,600	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	52,900	60,500	68,050	<b>75,600</b>	81,650	87,700	93,750	99,800
	Moderate Income	63,500	72,550	81,650	<b>90,700</b>	97,950	105,200	112,450	119,700
<b>Placer County</b>	Extremely Low	13,450	15,400	17,300	<b>19,250</b>	20,750	22,300	23,850	25,400
Area Median Income:	Very Low Income	22,450	25,650	28,850	<b>32,050</b>	34,600	37,200	39,750	42,300
\$64,100	Lower Income	35,900	41,000	46,150	<b>51,300</b>	55,400	59,500	63,600	67,700
	Median Income	44,850	51,300	57,700	<b>64,100</b>	69,250	74,350	79,500	84,600
	Moderate Income	53,850	61,500	69,200	<b>76,900</b>	83,050	89,200	95,350	101,500
<b>Plumas County</b>	Extremely Low	10,900	12,500	14,050	<b>15,600</b>	16,850	18,100	19,350	20,600
Area Median Income:	Very Low Income	18,200	20,800	23,400	<b>26,000</b>	28,100	30,150	32,250	34,300
\$52,000	Lower Income	29,100	33,300	37,450	<b>41,600</b>	44,950	48,250	51,600	54,900
	Median Income	36,400	41,600	46,800	<b>52,000</b>	56,150	60,300	64,500	68,650
	Moderate Income	43,700	49,900	56,150	<b>62,400</b>	67,400	72,400	77,400	82,350
<b>Riverside County</b>	Extremely Low	11,400	13,050	14,650	<b>16,300</b>	17,600	18,900	20,200	21,500
Area Median Income:	Very Low Income	19,000	21,700	24,450	<b>27,150</b>	29,300	31,500	33,650	35,850
\$54,300	Lower Income	30,400	34,750	39,100	<b>43,450</b>	46,900	50,400	53,850	57,350
	Median Income	38,000	43,450	48,850	<b>54,300</b>	58,650	63,000	67,350	71,700

# State Income Limits for 2004

7 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
	Moderate Income	45,600	52,100	58,650	<b>65,150</b>	70,350	75,550	80,800	86,000
<b>Sacramento County</b>	Extremely Low	13,450	15,400	17,300	<b>19,250</b>	20,750	22,300	23,850	25,400
Area Median Income:	Very Low Income	22,450	25,650	28,850	<b>32,050</b>	34,600	37,200	39,750	42,300
\$64,100	Lower Income	35,900	41,000	46,150	<b>51,300</b>	55,400	59,500	63,600	67,700
	Median Income	44,850	51,300	57,700	<b>64,100</b>	69,250	74,350	79,500	84,600
	Moderate Income	53,850	61,500	69,200	<b>76,900</b>	83,050	89,200	95,350	101,500
<b>San Benito County</b>	Extremely Low	15,100	17,250	19,400	<b>21,550</b>	23,300	25,000	26,750	28,450
Area Median Income:	Very Low Income	25,150	28,750	32,350	<b>35,950</b>	38,850	41,700	44,600	47,450
\$71,900	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	50,350	57,500	64,700	<b>71,900</b>	77,650	83,400	89,150	94,900
	Moderate Income	60,400	69,050	77,650	<b>86,300</b>	93,200	100,100	107,000	113,900
<b>San Bernardino County</b>	Extremely Low	11,400	13,050	14,650	<b>16,300</b>	17,600	18,900	20,200	21,500
Area Median Income:	Very Low Income	19,000	21,700	24,450	<b>27,150</b>	29,300	31,500	33,650	35,850
\$54,300	Lower Income	30,400	34,750	39,100	<b>43,450</b>	46,900	50,400	53,850	57,350
	Median Income	38,000	43,450	48,850	<b>54,300</b>	58,650	63,000	67,350	71,700
	Moderate Income	45,600	52,100	58,650	<b>65,150</b>	70,350	75,550	80,800	86,000
<b>San Diego County</b>	Extremely Low	14,400	16,450	18,500	<b>20,550</b>	22,200	23,850	25,500	27,150
Area Median Income:	Very Low Income	24,000	27,400	30,850	<b>34,250</b>	37,000	39,750	42,450	45,200
\$63,400	Lower Income	38,350	43,850	49,300	<b>54,800</b>	59,200	63,550	67,950	72,350
	Median Income	44,400	50,700	57,050	<b>63,400</b>	68,450	73,550	78,600	83,700
	Moderate Income	53,250	60,900	68,500	<b>76,100</b>	82,200	88,300	94,350	100,450
<b>San Francisco County</b>	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,350	42,050	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
\$95,000	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	<b>95,000</b>	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	<b>114,000</b>	123,100	132,250	141,350	150,500
<b>San Joaquin County</b>	Extremely Low	11,550	13,200	14,900	<b>16,550</b>	17,850	19,150	20,500	21,800
Area Median Income:	Very Low Income	19,300	22,050	24,800	<b>27,550</b>	29,750	31,950	34,150	36,350
\$55,100	Lower Income	30,850	35,250	39,650	<b>44,100</b>	47,600	51,150	54,650	58,200
	Median Income	38,550	44,100	49,600	<b>55,100</b>	59,500	63,900	68,300	72,750
	Moderate Income	46,250	52,900	59,500	<b>66,100</b>	71,400	76,700	81,950	87,250
<b>San Luis Obispo County</b>	Extremely Low	12,950	14,800	16,650	<b>18,500</b>	20,000	21,450	22,950	24,450
Area Median Income:	Very Low Income	21,600	24,700	27,750	<b>30,850</b>	33,300	35,800	38,250	40,700
\$61,700	Lower Income	34,550	39,500	44,400	<b>49,350</b>	53,300	57,250	61,200	65,150
	Median Income	43,200	49,350	55,550	<b>61,700</b>	66,650	71,550	76,500	81,450
	Moderate Income	51,850	59,250	66,650	<b>74,050</b>	79,950	85,900	91,800	97,750
<b>San Mateo County</b>	Extremely Low	23,750	27,150	30,550	<b>33,950</b>	36,650	39,350	42,050	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	<b>56,550</b>	61,050	65,600	70,100	74,650
\$95,000	Lower Income	63,350	72,400	81,450	<b>90,500</b>	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	<b>95,000</b>	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	<b>114,000</b>	123,100	132,250	141,350	150,500

# State Income Limits for 2004

8 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
<b>Santa Barbara County</b>	Extremely Low	13,600	15,550	17,450	<b>19,400</b>	20,950	22,500	24,050	25,600
Area Median Income:	Very Low Income	22,650	25,900	29,100	<b>32,350</b>	34,950	37,550	40,100	42,700
\$64,700	Lower Income	36,250	41,400	46,600	<b>51,750</b>	55,900	60,050	64,200	68,300
	Median Income	45,300	51,750	58,250	<b>64,700</b>	69,900	75,050	80,250	85,400
	Moderate Income	54,350	62,100	69,900	<b>77,650</b>	83,850	90,050	96,300	102,500
<b>Santa Clara County</b>	Extremely Low	22,300	25,450	28,650	<b>31,850</b>	34,400	36,900	39,450	42,000
Area Median Income:	Very Low Income	37,150	42,450	47,750	<b>53,050</b>	57,300	61,550	65,800	70,050
\$105,500	Lower Income	59,400	67,900	76,400	<b>84,900</b>	91,650	98,450	105,250	112,050
	Median Income	73,850	84,400	94,950	<b>105,500</b>	113,950	122,400	130,800	139,250
	Moderate Income	88,600	101,300	113,950	<b>126,600</b>	136,750	146,850	157,000	167,100
<b>Santa Cruz County</b>	Extremely Low	16,400	18,750	21,100	<b>23,450</b>	25,350	27,200	29,100	30,950
Area Median Income:	Very Low Income	27,350	31,300	35,200	<b>39,100</b>	42,250	45,350	48,500	51,600
\$75,300	Lower Income	43,800	50,050	56,300	<b>62,550</b>	67,550	72,550	77,550	82,600
	Median Income	52,700	60,250	67,750	<b>75,300</b>	81,300	87,350	93,350	99,400
	Moderate Income	63,250	72,300	81,300	<b>90,350</b>	97,600	104,800	112,050	119,250
<b>Shasta County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Sierra County</b>	Extremely Low	10,350	11,850	13,300	<b>14,800</b>	15,950	17,150	18,350	19,500
Area Median Income:	Very Low Income	17,250	19,700	22,200	<b>24,650</b>	26,600	28,600	30,550	32,550
\$49,300	Lower Income	27,600	31,550	35,500	<b>39,450</b>	42,600	45,750	48,900	52,050
	Median Income	34,500	39,450	44,350	<b>49,300</b>	53,250	57,200	61,150	65,100
	Moderate Income	41,400	47,300	53,250	<b>59,150</b>	63,900	68,600	73,350	78,100
<b>Siskiyou County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Solano County</b>	Extremely Low	15,500	17,750	19,950	<b>22,150</b>	23,950	25,700	27,500	29,250
Area Median Income:	Very Low Income	25,850	29,550	33,250	<b>36,950</b>	39,900	42,850	45,800	48,750
\$73,900	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	51,750	59,100	66,500	<b>73,900</b>	79,800	85,700	91,650	97,550
	Moderate Income	62,100	70,950	79,850	<b>88,700</b>	95,800	102,900	110,000	117,100
<b>Sonoma County</b>	Extremely Low	15,650	17,900	20,150	<b>22,400</b>	24,150	25,950	27,750	29,550
Area Median Income:	Very Low Income	26,100	29,850	33,550	<b>37,300</b>	40,300	43,250	46,250	49,250
\$74,600	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	52,200	59,700	67,150	<b>74,600</b>	80,550	86,550	92,500	98,450
	Moderate Income	62,650	71,600	80,550	<b>89,500</b>	96,650	103,800	111,000	118,150

# State Income Limits for 2004

9 of 10

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
<b>Stanislaus County</b>	Extremely Low	10,900	12,500	14,050	<b>15,600</b>	16,850	18,100	19,350	20,600
Area Median Income:	Very Low Income	18,200	20,800	23,400	<b>26,000</b>	28,100	30,150	32,250	34,300
\$52,000	Lower Income	29,100	33,300	37,450	<b>41,600</b>	44,950	48,250	51,600	54,900
	Median Income	36,400	41,600	46,800	<b>52,000</b>	56,150	60,300	64,500	68,650
	Moderate Income	43,700	49,900	56,150	<b>62,400</b>	67,400	72,400	77,400	82,350
<b>Sutter County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Tehama County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Trinity County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Tulare County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750
<b>Tuolumne County</b>	Extremely Low	10,750	12,300	13,850	<b>15,400</b>	16,600	17,850	19,100	20,300
Area Median Income:	Very Low Income	17,950	20,500	23,100	<b>25,650</b>	27,700	29,750	31,800	33,850
\$51,300	Lower Income	28,750	32,850	36,950	<b>41,050</b>	44,300	47,600	50,900	54,150
	Median Income	35,900	41,050	46,150	<b>51,300</b>	55,400	59,500	63,600	67,700
	Moderate Income	43,100	49,250	55,400	<b>61,550</b>	66,450	71,400	76,300	81,250
<b>Ventura County</b>	Extremely Low	16,250	18,600	20,900	<b>23,200</b>	25,100	26,950	28,800	30,650
Area Median Income:	Very Low Income	27,100	30,950	34,850	<b>38,700</b>	41,800	44,900	48,000	51,100
\$77,400	Lower Income	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
	Median Income	54,200	61,900	69,650	<b>77,400</b>	83,600	89,800	96,000	102,150
	Moderate Income	65,050	74,300	83,600	<b>92,900</b>	100,350	107,750	115,200	122,650
<b>Yolo County</b>	Extremely Low	12,650	14,450	16,250	<b>18,050</b>	19,500	20,950	22,400	23,850
Area Median Income:	Very Low Income	21,050	24,100	27,100	<b>30,100</b>	32,500	34,900	37,300	39,750
\$60,200	Lower Income	33,700	38,550	43,350	<b>48,150</b>	52,000	55,850	59,700	63,550
	Median Income	42,150	48,150	54,200	<b>60,200</b>	65,000	69,850	74,650	79,450
	Moderate Income	50,600	57,800	65,050	<b>72,250</b>	78,050	83,800	89,600	95,350
<b>Yuba County</b>	Extremely Low	10,300	11,800	13,250	<b>14,750</b>	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	<b>24,550</b>	26,500	28,500	30,450	32,400
\$49,100	Lower Income	27,500	31,400	35,350	<b>39,300</b>	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	<b>49,100</b>	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	<b>58,900</b>	63,600	68,300	73,050	77,750

State Income Limits for 2004

County	Income Category	Number in Household						
		1	2	3	4	5	6	7

Authority cited: Section 50093, Health and Safety Code.  
Reference: Sections 50079.5, 50093, 50105, and 50106, Health and Safety Code.

For all income categories, the income limits for households larger than eight persons are determined as follows:  
for each person in excess of eight, add eight percent of the four-person very low-income limit to the very low-income limit for  
eight persons and round the answer to the nearest \$50. For example, the nine-person very low-income limit for  
for Alameda County equals \$ 57,950 ( \$41,400 \* .08 = \$ 3,312 added to \$ 54,650 = \$ 57,962, rounded to \$57,950 ).